



**CONTACT:**  
Scott Moseley  
President  
913.384.8148

*Morrill & Janes Bank and Trust,  
a subsidiary of Heartland Financial  
“A Forbes Best Bank 2017”*



**MORRILL & JANES BANK AND TRUST RECOGNIZED AS A FORBES  
BEST BANK IN AMERICA FOR 2017**

*Morrill & Janes Bank and Trust’s Parent Company, Heartland Financial USA, Inc.,  
Recognized Among America’s Leading Financial Institutions*

**Merriam, KS, May 10, 2017** — [Morrill & Janes Bank and Trust](#), a subsidiary of [Heartland Financial USA, Inc. \(NASDAQ:HTLF\)](#), has been named a “*Forbes Best Bank 2017*.”

In its annual review of the largest publicly traded banks and thrifts, *Forbes* ranked Heartland Financial USA, Inc. 44<sup>th</sup> among a nationwide group of 100 leading banking organizations with assets ranging from under \$8 billion to over \$2.5 trillion.

“We are proud to be named among the best banks in America for 2017,” said Scott Moseley, President of Morrill & Janes Bank and Trust. “As a community bank, what sets us apart is our strong commitment to our customers, combined with access to ‘big-bank’ products and services as part of Heartland. The *Forbes* ranking underscores the benefits of our unique structure—the strength and capabilities of a big bank, combined with the personal touch and local decision-making of a community bank.”

To compile [the rankings](#), *Forbes* used data collected by S&P Global Market Intelligence through the third quarter of 2016 on the country’s largest publicly traded banks and thrifts. The data covered 10 metrics related to growth, profitability, capital adequacy and asset quality. Metrics included return on average tangible equity, return on average assets, net interest margin, efficiency ratio and net charge-offs as a percent of total loans. Nonperforming assets as a percent of assets, risk-based capital ratio and reserves as a percent of nonperforming assets were also factored in.

“We attribute our strong performance to both our loyal and satisfied customers and our disciplined financial management,” said Moseley.

In 2016, Heartland's net income increased by 35 percent over 2015, with earnings per share growing by 14 percent. That strong shared success provides Morrill & Janes Bank and Trust with an outstanding platform for continued growth.

**About Morrill & Janes Bank and Trust**

Morrill & Janes Bank and Trust Company, a subsidiary of [Heartland Financial USA, Inc.](#), (NASDAQ: HTLF), has assets of more than \$871 million and is dedicated to the principles of community banking, including community involvement, an active board of directors, local presidents and local decision-making. The first state-chartered bank in Kansas, Morrill & Janes Bank is based in Merriam, Kansas. In addition to a location in Dallas, Texas, the bank operates eight banking centers in Kansas City and Northeast Kansas. For more information, visit [www.mjbtrc.com](http://www.mjbtrc.com) or call 877.280.1862. Morrill & Janes Bank and Trust is a member of the FDIC and is an Equal Housing Lender.

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