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*Morrill & Janes Bank and Trust,  
a subsidiary of Heartland Financial USA, Inc.  
“A Forbes Best Bank 2018”*



## **PARENT COMPANY OF MORRILL & JANES BANK AND TRUST RECOGNIZED AS A FORBES BEST BANK IN AMERICA FOR 2018**

**Merriam, KS, February 20, 2018** — Morrill & Janes Bank and Trust through its parent company, Heartland Financial USA, Inc. (NASDAQ:HTLF), has been named a “*Forbes Best Bank 2018*.”

In its annual review of the largest publicly traded banks and thrifts, *Forbes* ranked Heartland 60<sup>th</sup> among a nationwide group of 100 leading banking organizations with assets ranging from \$9 billion to over \$2 trillion.

“We are proud to be named among the Best Banks in America for 2018,” said Steve Ward, President and CEO at 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,” Ward said. Morrill & Janes Bank and Trust offers full-service branches where experts can meet all financial needs throughout the community.

To compile the rankings, *Forbes* used data collected by SNL Financial through the third quarter of 2017 on the country’s largest publicly traded banks and thrifts. The data covered ten metrics of financial health: return on average equity; net interest margin; nonperforming loans (NPLs) as a percentage of loans; nonperforming assets as percentage of assets; reserves as a percentage of NPLs; two capital ratios (Tier 1 and risk-based); and leverage ratio. *Forbes* generated its ranking based on an average of the individual ranks of each metric.

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**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.