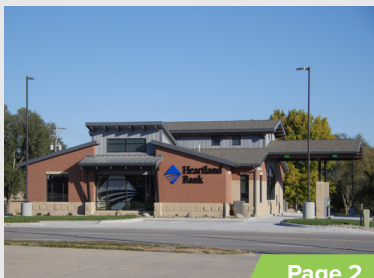


Your Heartland Bank Team Has Been Busy!



Page 2

New Permanent Branch in Aurora

Introducing our newest branch location in Aurora.



Page 3

Tyler Daly Recognized in Forbes

Help us congratulate Tyler on his achievement!



Page 5

Nice to Meet You!

Welcome our newest faces to the Heartland Bank team.



Page 8

My Heartland Gives

Over \$13,000 donated to local area Relay for Life organizations!



It's been an interesting year! Needless to say, 2020 has been an interesting year that has presented extraordinary challenges to families, communities, businesses and

governments of all sizes. I am optimistic we have seen the worst of the pandemic and that we can get back to some sense of "normal" soon. The American spirit is amazing, and we have seen countless examples of people helping each other this year.

At Heartland Bank, we are proud of how our associates have done their part to help our communities get through the pandemic. Here are just a few examples of how our tremendous associates have assisted customers and communities:

-We were one of the first Nebraska banks to begin making Paycheck Protection Program loans to help our business and ag customers obtain critical dollars to keep their operations going and keep employees paid. We assisted 505 customers and their employees with over \$20 million in these loans. Our Relationship Managers are now working with these customers to make sure these loans are forgiven appropriately. If your Heartland Bank Relationship Manager was ever a little bleary-eyed in this process it's because many of them were not getting much sleep while trying to keep up with all of the changes in this program!

-We also took the lead in contacting our livestock producers and local businesses to assist them in applying for the Nebraska Small Business Stabilization Grants which also supplied critical funds for ongoing operations.

-Our dedicated associates continued to serve customers through our drive-thru lanes as well as appointment banking even though we had to limit branch traffic to control the spread of COVID.

-We re-opened our lobbies as soon as it was determined to be safe to make sure we continued to serve our customers and communities. As an essential business, our associates did an outstanding job making

sure we continued to serve customers in an outstanding way.

-Our amazing Aurora team continued to move forward building our permanent branch which opened on October 13th. Please stop by the branch next time you are in Aurora. This branch is another example of our focus to provide more access and convenience to our valued customers.

-Our residential mortgage lending team continued to refinance customer mortgages throughout the pandemic which has resulted in significant monthly savings for our customers who can use those dollars for other important family expenses. Our residential lending team hopefully can catch up on sleep sometime soon!

-As the volatility in the stock and bond markets added to investor anxiety, our Investments team worked with customers to stay calm and ensure they kept investment plans in place during turbulent days.

-Our associates in the Heartland Trust Company continued to provide an amazing level of customer service to our trust customers who needed an extra helping hand during the pandemic.

-NorthPointe Insurance continued to provide an outstanding level of responsiveness and expertise for customers who had insurance needs during the pandemic.

-Our branches also made many contributions to local organizations that reached out to support local people who needed a helping hand.

Our vision for Heartland Bank is to be a growing organization providing leadership that improves the lives of customers, associates, and communities. I couldn't be more proud of how our associates have lived this vision during the last few months.

We very much appreciate your confidence and trust in Heartland Bank. We are a source of strength for our customers and communities, and we are glad that we can demonstrate this whenever our communities go through tough times.

— JOHN WILKINS, PRESIDENT / CEO

New Permanent Branch in Aurora



Our Aurora branch has been a part of the community since it began as a Loan Production office in October 2014. In October 2018, the branch transitioned to a full-service, temporary location at 102 Grant Street on Highway 34. Our continued growth and the support of our loyal customers has allowed us to expand to a permanent location at 901 Q Street. The building was officially opened on October 13th with a continuation of lending and mortgage services, a full suite of banking services, online and mobile banking, a nationwide ATM network, and industry-leading trust and wealth management services.

We want to thank our Aurora customers for choosing Heartland Bank and look forward to serving you at our new location. “We’re super excited to have our permanent roots in town, to serve the customers and give them all the products, services and the facility they deserve,” says Steve Anderson, Branch President.

Steve and his team include, Dennis Ferguson, SVP/Regional President, Rod Howe, VP/Relationship Manager, Sarah Enderle, Universal Banker, Tracy Schutt, Senior Customer Service Associate and Dena Yllescas-Johnston, Customer Service Associate.



Dennis Ferguson
SVP/Regional President



Steve Anderson
VP/Branch President



Rod Howe
VP/Relationship Manager



Sarah Enderle
Universal Banker



Tracy Schutt
Senior Customer Service Associate



Dena Yllescas-Johnston
Customer Service Associate

Retirement Announcements



Gerry "Poodge" Reed

Please join us in extending best wishes to Gerry Reed, aka "Poodge", who retired from Heartland Bank on April 30th. Throughout her banking career, Gerry has made many lasting friendships with customers and associates.



Chris Smith

Best wishes to Chris Smith on her retirement on May 1st. Chris was an associate of the former First National Bank of Fairbury and Heartland Bank since June 1977. Chris was eager to spend more time with her family. When not busy with family activities, you will find Chris outdoors working with her flowers and other outdoor projects.



Deb Gross

Congratulations to Deb Gross on her retirement from Heartland Bank after 36 years, 21 of those years in Human Resources. We are excited for Deb and this opportunity for her to spend more time following her passions, spending more time with her grandchildren, and attending their various activities.



Elaine Blobaum

Best wishes to Elaine Blobaum on her retirement. Elaine was an associate of the former First National Bank of Fairbury and Heartland Bank since November 1989. Elaine plans to spend a lot of quality time working in her many flower beds and keeping up with the busy schedules of her grandchildren.

Thank You For Your Years of Service!

Tyler Daly Named to Forbes America's Top Next-Generation Wealth Advisors



Tyler Daly, Financial Advisor with Raymond James

Tyler Daly, Financial Advisor, was among the Raymond James-affiliated advisors named to the Forbes list of America's Top Next-Generation Wealth Advisors. The list, which recognizes advisors from national, regional and independent firms, was released online on July 22, 2020.

"I consider it an honor to be ranked among our country's top next-generation wealth advisors," Daly said. "To be included among such an elite group is humbling."

The Forbes Next-Gen Wealth Advisors ranking, developed by SHOOK Research, is based on an algorithm of qualitative criterion, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors who are considered are under 40 and have a minimum of four years' experience. The algorithm weighs factors like revenue trends, assets under management, compliance records, industry experience and those that encompass the highest standards of best practices. Portfolio performance is not a criterion due to varying client objectives and lack of audited data. Rankings are based on the opinions of SHOOK Research, LLC. Neither Raymond James nor any of its financial advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or SHOOK Research, LLC.

Daly, who joined Raymond James in 2009, has over 15 years of experience in the financial services industry. Daly currently manages more than \$178 million in client assets, offers his clients portfolio/investment management, risk management, estate, charitable, retirement and college planning.

To reach Daly or the advisors at Raymond James, more information can be found at MyHeartland.Bank or by calling 308-234-7424. Located at 212 E. 56th Street, Kearney, NE and 896 G Street, Geneva NE.

About Forbes ranking of Top Next-Gen Wealth Advisors

Research Summary (as of April 2019): Out of 32,000 nominations received, 500 made the final list in 2020. Neither SHOOK nor Forbes receives compensation from the advisors or their firms in exchange for placement on a ranking. Raymond James is not affiliated with Forbes or Shook Research, LLC. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of an individual client's experience. Please visit forbes.com/top-next-gen-advisors for more info.

About Raymond James Financial

As of 03/31/2020, Raymond James Financial, Inc. (NYSE: RJF), is a leading diversified financial services company providing private client group, capital markets, asset management, banking and other services to individuals, corporations and municipalities. The company has approximately 8,100 financial advisors throughout the United States, Canada and overseas. Total client assets are \$774 billion. Public since 1983, the firm is listed on the New York Stock Exchange under the symbol RJF. Additional information is available at raymondjames.com.

About the Financial Institutions Division

The Financial Institutions Division was established by Raymond James in 1987 to provide banks and credit unions with an alternative to traditional third-party investment providers. Raymond James provides full-service securities brokerage and advisory services to financial institutions seeking to compete with the largest banks and securities firms in the country. In addition to a full complement of investment products and services, Raymond James has the ability to deliver investment banking, public finance, research, self-clearing capabilities and wealth management services to both individuals and institutions.

My Heartland Life Photo Contest Winners



Grand Prize Winner
Kyla Wilson



2nd Place Winner
LaVerne James



3rd Place Winner
Hayley Freeze

Congratulations to Our Winners!

We are excited to announce our winners of the My Heartland Life photo contest! This year's grand prize winner is Kyla Wilson with her picture 'Make a Wish'. Kyla's picture will be featured in our upcoming 2021 Community Calendar, and Kyla will be receiving \$300.

Second place goes to LaVerne James for 'Chimney Rock Sunset', and third place is awarded to Hayley Freeze for 'A Cardinal Appears When Angels Are Near.' Our second and third place winners will also be featured in our calendar and will receive \$100.

Thank you to everybody who shared photos with us and voted! We enjoy seeing the heartland through your lens. Stop into your local Heartland Bank branch for a copy of the calendar in late 2020!

— SARAH TAUBENHEIM, MEDIA SPECIALIST

New Faces, New Places

The Heartland family is growing! We're excited to introduce our newest team members.



Bob Herbek

Vice President/Relationship Manager

Bob joined Heartland Bank's Hastings team as a Vice President/Relationship Manager in February. Bob has 44 years of banking experience. In his spare time he enjoys working in the yard and restoring small furniture pieces. Bob and his wife, Jan, especially enjoy their two grandchildren.



Michaela Dehart

Customer Service Associate - Grand Island

Michaela joined Heartland Bank's Grand Island team in February as a Customer Service Associate. Michaela lives in Alda and has previous experience as a CSA. She enjoys bowling, fishing and playing pool.



Tracy Schutt

Senior Customer Service Associate

Tracy joined Heartland Bank's Aurora team as a Senior Customer Service Associate in August. Tracy brings with her many years of banking and customer service experience. She and her husband, Mark, live in Aurora and enjoy keeping up with their grandkids.



Shari Collison

Assistant Vice President of Human Resources

Shari joined the Heartland Bank team as the Assistant Vice President of Human Resources in August. Shari has many years of HR experience, and relocated from Norfolk to Hastings. In her spare time she enjoys photography, spending time at the lake and working in her yard.



Jess Godown

Customer Service Associate - Geneva

Jess re-joined Heartland Bank as a Customer Service Associate in August. Jess had previously worked at the bank in 2011 and is excited to return. She enjoys spending time with her husband, Doug, watching sports and taking country drives.



Phil Boon

Operations Technology Analyst

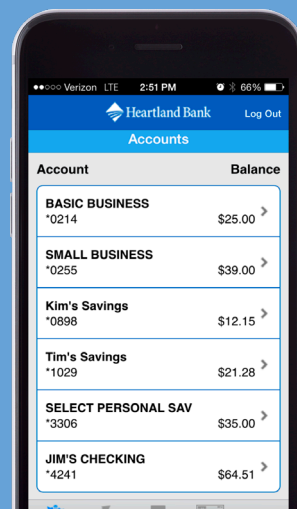
Phil returned to the Heartland Bank team in August, and we are excited to welcome him back. He currently serves in a remote role from Baltimore, Maryland. Phil will be utilizing the operational and technical skills he has honed over the last several years to help make enhancements throughout the bank.

Stay on Track With Our Digital Banking Tools

Mobile Banking | Mobile Deposit | Online Bill Pay

- Check account balances
- View and print statements
- Transfer funds
- Order and deposit checks securely
- Set up online bill pay

Visit MyHeartland.Bank to sign up!



Can You Spot a Phishing Scam?



Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be their bank. And in this time of expanded use of online banking, the problem is only growing worse.

It's time to put scammers in their place. Online scams aren't so scary when you know what to look for. Heartland Bank is committed to helping you spot them as an extra layer of protection for your account. We've joined with the American Bankers Association and banks across the country in a nationwide effort to fight phishing—one scam at a time.

We want every bank customer to become a pro at spotting a phishing scam—and stop bank impostors in their tracks. It starts with these four words: **Banks Never Ask That**. Because when you know what sounds suspicious, you'll be less likely to be fooled.

These top 3 phishing scams are full of red flags:

Text Message: If you receive a text message from someone claiming to be your bank asking you to sign in, or offer up your personal information, it's a scam. Banks never ask that.

Email: Watch out for emails that ask you to click a suspicious link or provide personal information. The sender may claim to be someone from your bank, but it's a scam. Banks never ask that.

Phone Call: Would your bank ever call you to verify your account number? No! Banks never ask that. If you're ever in doubt that the caller is legitimate, just hang up and call the bank directly at the number on the back of your card.

You've probably seen some of these scams before. But that doesn't stop a scammer from trying. For more tips on how to keep phishing criminals at bay, including videos, an interactive quiz and more, visit www.BanksNeverAskThat.com.

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Protect Yourself

Get mobile alerts whenever your card is used, and the ability to turn your card off and on.

Track Card Use

Review card usage, history, and transaction details.

Set Limits

Set customized purchase controls to help manage spending.

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Heartland Bank Helps Make Amherst Greenhouse a Reality

As a strong supporter of the future of agriculture and FFA chapters across Nebraska, we were thrilled to help make the Amherst Public School Future Farmers of America Greenhouse project a reality.

The Amherst Booster Club hosted their annual Red Shoe Fundraiser virtually in May, raising \$46,000. Heartland Bank pledged to match up to \$10,000 from the event and were pleased to present the check during halftime of a football game.



Amherst FFA students pose in front of their completed greenhouse.



Heartland Bank associates present a check to Amherst students and staff.

Heartland Bank Donates Computers to Local Non-Profits



(Pictured, left to right, Crystal Dewey, Certified Social Worker, Paige Smith, Juvenile Services Aide, and Barry Schweer, Branch President).

Heartland Bank continues to upgrade our technology to provide the most secure and efficient customer service for our customers. As we updated our hardware, we felt it was important to pass along our equipment to local non-profits who may not be able to budget for new desktops, screens and other accessories.

After clearing the computers of any confidential information and restoring them to factory specifications, our Fairbury branch donated six computers and our Kearney branch donated four computers. The non-profit

organizations that received the donations are listed below, along with their missions.

Blue Valley Community Action is a non-profit organization that is located in several counties in Nebraska that has programs to focus on helping low income families. They have an FYI (Family & Youth Involvement) Center that caters to youth in 1st through 12th grade to provide a safe, supervised environment after school and on no school days. They offer different activities and assistance to the youth and their main focus during the school year is to help with homework and required school assignments. They currently have a few, very outdated computers that the kids use for homework, research, typing up reports/papers, etc.

Hope Crisis Center is a non-profit committed to assisting victims of domestic violence and sexual assault, as well as education and advocacy services. They serve seven counties in southeast Nebraska with a 24 hour, 7 day a week, crisis line available.

The Kearney Area Children's Museum inspires play, exploration, and discovery through interactive experiences. As a non-profit organization, they rely on community support, donations, and volunteers.

The Scott and Cheryl Morris Animal Shelter is owned and operated by the The Kearney Area Animal Shelter and supported by donations and earned user fees. A donation to the Kearney Area Animal Shelter directly impacts animals in the Kearney community. 66% of their budget comes from generous donations.



Mike Gaston, delivers computer desktops to the Kearney Area Children's Museum in Kearney.

MY FARM BREAK EVEN

A precise and easy-to-use breakeven calculator gives you a chance to look ahead – to get a picture of your worst, average and best case scenarios – and plan for your success.

Use it for free.

The calculator is entirely free to use. Just visit the link below to start using the calculator.



MyFarmBreakeven.com



Determine when you should be selling your crop.



Analyze what crop will be most profitable.



Manage your overall expenses.

Use it anywhere.

The calculator is easy-to-use and mobile friendly so you can use it on any device.

Holiday Hours

Closed November 26th

Closed at 12 p.m. December 24th

Closed December 25th

Closed December 26th

Closed at 12 p.m. December 31st

Closed January 1st

Closed January 2nd

Happy Holidays & Best Wishes
from Heartland Bank!

eNFACT® Fraud Detection



Our eNFACT fraud detection software is always monitoring for suspicious debit card activity on your account.

It analyzes purchase history and fraud patterns to identify anything out of the ordinary. If we find anything suspicious, we'll notify you with a text message, phone call or email to verify the transaction.

If you ever get a call from eNFACT or a text message from "37268" know they are doing their job to prevent potential fraudulent use of your debit card.

MyHeartland **GIVES**

At Heartland Bank, we have a Signature Project to fully leverage our resources - both person power and financial support - to make an impact across our entire market area. Relay for Life is Heartland Bank's Signature project, and we are excited to have donated \$13,997.03 to Fillmore County Relay For Life, Relay For Life of Adams County, NE and Relay For Life of Central Nebraska. A special thanks to our associates who coordinated fundraisers and collected funds to make this possible!

