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listening to their stories and tailoring our services
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Heartland
Trust Company



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“We put principles before profits”

Since its founding in 1956, Heartland Trust Company has combined the expertise of financial advisors with the exacting standards of the legal community to offer its customers a unique set of trust services. By focusing primarily on the needs of the agricultural community, we are able to craft solutions that are unavailable at larger banks and trust companies. Our methodology is simple: We treat our customers with compassion, listening to their stories and tailoring our services to fit their individual needs. We don't offer a sales pitch; we offer a solution. This is our story.



Succession Planning

At Heartland Trust Company, we understand that your family is unlike any other. That is why we tailor our services to meet your individual needs. Throughout the planning process, we keep the focus on you—making sure that your story is heard for generations to come.

Our concentration is agriculture. All of our branches are located in rural Nebraska because we want to be near the farmers and agri-business people we serve. All of our trust officers have backgrounds in farming. Whether you need expertise in farm management, or a plan to pass the family farm on to the next generation, we can help.

Our focus is on relationships. We create a caring, compassionate environment in order to learn your family's needs. In some families, the estate planning

process can involve conflict. When parents speak with their children or other loved ones about their plans for the future, old grudges are revisited and other problems can result. With our background in mediation we can help your family work through potential pitfalls. We will attempt to strengthen family ties and keep your relationships intact for years to come.

We surround you with the very best. We work with a team of nationally renowned experts in estate planning law, bloodline planning, trust administration and life insurance. Whether you simply need to speak with an attorney, or you need a team of advisors, we are committed to giving you access to the very best.

We will help you build and develop your family's wealth today and for generations to come.

A local and dependable staff...



Aaron Schardt

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Aaron Schardt grew up in Deshler, Nebraska as the third generation of the Richard Reinke family, which established Reinke Manufacturing Company, one of the largest pivot irrigation manufacturers in the world. Aaron's family's ownership is on his mother's side. The management of the company was the responsibility of his father. In addition to the manufacturing, his family is heavily involved in farming, investments, and private enterprise. Throughout his life Aaron has been intimately involved with the complex issues that surround family owned businesses. He has first hand knowledge of the difficulties and emotional stresses that face the owners of family businesses and holders of wealth. Aaron has been "in the trenches" working with his family and many others to craft solutions to the issues that are inherent to passing farms and businesses to the next generation in a fair and equitable manner. He offers a unique perspective and understanding that only a member of a wealthy family can, and as such is uniquely positioned to assist families with succession planning and mentoring the children of high net worth families as they plan their futures.

After graduation from Doane College, Aaron spent several years working as a Research and Investment Manager at the investment firm of Kirkpatrick Pettis in Omaha, NE. Aaron moved closer to his hometown, and in 2004 he had the opportunity to join the professionals at Heartland Bank. He currently serves as Senior Vice President, Chief Financial Officer, and Director of the bank, as well as managing partner of Schardt Family Partnership and PATRON LLC, both family owned entities organized to assist in passing down wealth in his family.

A local and dependable staff...



Lucas Swartzendruber

Vice President & Trust Officer

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Lucas Swartzendruber was raised in Shickley, Nebraska. After completing high school, Lucas attended the University of Nebraska-Kearney, graduating Summa Cum Laude in 2002. Thereafter, Lucas attended the University of Nebraska College of Law, graduating with a Juris Doctor degree in 2005. While in law school, Lucas performed research on constitutional and regulatory issues at the Nebraska Attorney General's Office. Following graduation from law school, Lucas spent five years practicing law with Germer, Murray & Johnson in Hebron, Nebraska. In his practice, Lucas performed probate and estate planning services for farmers and business owners. He also engaged in civil litigation. Lucas has completed training in basic mediation and family mediation techniques through the Office of Dispute Resolution that is administered through the Nebraska Judicial Branch. Lucas's background in law and mediation makes him an ideal candidate to assist families with succession planning and resolving interfamily conflicts related to estates and family-owned businesses. Lucas is a member of the Nebraska State Bar Association.

A local and dependable staff...



Caitlyn James

Trust Administrator

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Caitlyn was raised in Denver, Colorado. After completing high school, Caitlyn attended Drake University in Des Moines, Iowa, where she received her Bachelor's Degree in accounting and finance. While in college, Caitlyn focused her studies on corporate finance, personal financial planning and investments. These courses provided an excellent foundation for Caitlyn's subsequent legal education.

Following completion of her undergraduate education, Caitlyn enrolled in the University of Nebraska College of Law. During law school, Caitlyn focused her coursework on estate planning and business transactions, winning the coveted CALI Award for Future Excellence in Wills and Trusts, and ultimately receiving her Juris Doctor degree with honors in 2013.

Caitlyn joined the Heartland Trust Company in August of 2013. In this role, Caitlyn oversees investments, makes trust distributions, and handles tax and accounting matters. Caitlyn is a member of the Nebraska State Bar Association.

We have helped families in a variety of different contexts . . .

Aaron Schardt

Aaron was approached by a business owner whose son had made some unfortunate lifestyle decisions that resulted in his incarceration. After establishing a conservatorship to protect the family's assets, Aaron has worked with the business owner's son to help him grasp the value of money and the ramifications of his financial decisions.

A successful farmer asked Aaron to assist with his succession plan. The farmer was 85 years old. He had one adopted son. Over the years, that son had coerced and intimidated the farmer into giving him large sums of money. Aaron worked with the farmer and his attorney to establish a trust and reverse-mortgage the trust assets to ensure that the farmer had funds to live a full life. Due to Aaron's efforts, the adopted son no longer intimidates his father.

A landlord was looking for innovative ways to maximize the revenue generated by his irrigated section of farmland. Through Aaron's knowledge of grain contracts and marketing, the landlord was able to contract with his tenant for payment of rent in a stated number of bushels per acre over several years. Aaron marketed the grain and the landlord nearly doubled his income and locked it in for several years.

A couple had three daughters who at the best bickered, and at their worst, well.... The parents had accumulated substantial wealth through farming and investments and when the father's time was near, he knew the daughters would not care for mom's financial well being. He appointed Heartland Trust Company as his trustee to deflect the disagreements. The daughters continued to bicker, but mom lived her life in greater peace knowing rational people were looking out for her and her farms.

Lucas Swartzendruber

Lucas was approached by attorneys representing three siblings. The brothers and sisters were engaged in litigation over their deceased uncle's estate. Lucas used mediation techniques to reach a settlement of the legal issues and an equitable distribution of assets. The parties were able to repair their relationship. They once again celebrate holidays together.

Lucas was asked to assist with the establishment of a conservatorship for an elderly man. The customer, whose wife passed away several years ago, and whose children lived outside of the area, had been befriended by a young woman who coerced him into financially supporting her lifestyle. Following a meeting with the family, Lucas began handling the customer's financial affairs, and prevented the further diminishment of the customer's estate.

A local farmer asked Lucas to develop his succession plan. The farmer had three children, two daughters and a son. The farmer believed that he had already provided for his daughters by funding their college educations. As such, the farmer wanted to leave the majority of his assets to his only son, who never left the farm. This proposal created conflict among the children. Lucas participated in a family meeting, and helped the farmer develop a more equitable division of his assets.



About Heartland Bank

The history of Heartland Bank is embedded with the stories of many families. We've been here as family farms and businesses have passed from one generation to another. Throughout the years, we've tried to demonstrate an involvement in the community that goes beyond the dollars and cents of banking. This history is testimony to our commitment to the economic, cultural, and social development of the communities we serve.

Heartland Bank has full service branches in seven communities across Central Nebraska: Fairmont, Geneva, Grafton, Hastings, Kearney, Riverdale and Shickley. Heartland Bank also has Loan Production

Offices in Ord and Burwell. As a full service bank, we offer comprehensive solutions for Personal Banking, Business Banking, and Agri-Business Banking.

In addition, Heartland Bank offers investment and insurance services through our Investment Center and NorthPointe Insurance. The Investment Center is a full service Raymond James brokerage capable of assisting each client with their individual needs for investing, financial planning, and estate planning. NorthPointe Insurance specializes in providing exceptional insurance services for agricultural operations in our local communities.

