

## Your Heartland Bank Team has Been Busy!



**Making Our Vision a Reality**  
Introducing our newest branch in Grand Island and breaking ground in Aurora.



**SCAM, SCAM, SCAM!**  
The holidays are a heightened time for scammers who want your money!



**Nice to Meet You!**  
Help us welcome our newest faces to the Heartland Bank team.



**Cranberry Adventures**  
A 2019 recap of Ambassador Club happenings.



We've been working hard this year to continue to provide more convenience, locations, and services for our customers. First, I'd like to thank all the associates in our Fairbury

and Daykin branches for their tireless efforts to learn new systems and products as we integrated these two great banks into the Heartland family.

Additionally, a number of talented Heartland associates put in countless hours of training and assistance for our new Fairbury and Daykin associates so they are able to provide the same outstanding service that the customers in Fairbury and Daykin are used to. Thanks again to Jerry Knispel, our Fairbury Branch President, who retired at the end of August. Jerry played a huge role in the growth and success of the First National Bank of Fairbury and also was a tremendous leader in our integration of the Fairbury branches throughout this year.

Barry Schweer, our Branch President for Daykin, has accepted the promotion to be the Market President for Jefferson County, and he will be responsible for Daykin as well as our branches in Fairbury. Barry has done an outstanding job in Daykin over the years. He also knows the associates and customers in Fairbury, so the transition to Barry's leadership will be a smooth one.

Additionally, our team in Aurora is doing a tremendous job of growing our business and planning for the new permanent branch which is now under construction. We plan to have the permanent branch open in early summer 2020.

Under the leadership of Steve Anderson, Branch President, and Dennis Ferguson, Regional President, the Aurora team is assisting many new customers with their financial needs. We're very excited about the opportunity to be an important partner in the future success of the Aurora community.

We also recently opened a new branch in Grand Island. Patrick McGuire is leading our new team in this growing community, and we know this location will provide the additional convenience in Grand Island that many of our customers have been requesting. Patrick's team of four associates has over 80 years of banking experience which will be invaluable to our customers there. We're thrilled to join the Grand Island community, and we have an outstanding team to assist customers! Please stop by next time you're in Grand Island to meet Patrick and his outstanding team of bankers.

Lastly, one of the best ways we help families improve their lives is through our Heartland Trust Company. Lucas Swartzendruber, our Heartland Trust Company President, is simply the best in the business in working with families and trust clients. He has provided invaluable advice and guidance to a number of clients this year as they worked through complicated family planning issues. Thank you Lucas for improving the lives of your clients!

I know I can speak for all of our associates in wishing you and your families a happy and healthy holiday season. We value the trust you place in Heartland Bank, we thank you for your business, and we look forward to continuing to provide financial advice and assistance to you in the upcoming year.

— JOHN WILKINS, PRESIDENT / CEO



Photo taken by Joann Hulme

## My Heartland Life Photo Contest

We're thrilled to announce the winners of our photo content! Flip over to page four to see the 1st, 2nd and 3rd place winners! Their photos will be featured in the 2020 community calendar, along with other semi-finalist photos. Make sure to get a copy at your local branch in late November.

# Heartland Bank Opens Grand Island Branch

Heartland Bank is excited to announce the opening of a new branch in Grand Island, located at 2106 North Webb Road. The new branch will allow 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 are thrilled to expand our footprint into the Grand Island community. This additional location allows Heartland Bank to continue our vision of being a growing, family-owned community bank.” says John Wilkins, President and CEO.

To efficiently service the needs of the community, Heartland Bank has hired four associates, with Patrick McGuire as Branch President. “Our team is committed to the success of the Grand Island community and our customers. We're thrilled to join Heartland Bank and look forward to continuing our relationships and forming new ones.” Patrick J. McGuire, Branch President

Patrick and his team include, Kevin M. Hynes, Vice President and Relationship Manager, Linda J. Nielsen, Vice President and Relationship Manager, and Sheri Lyons, Customer Service Associate Supervisor who come to Heartland Bank with 80 years of combined personal banking experience.



**Patrick McGuire**

VP/Branch President

Patrick and his wife, Rhonda, have been married for 12 years and live on a farm west of Wood River. They have two dogs, Sarina and Casey, which are their kids. They enjoy traveling to the Caribbean and around the United States.



**Kevin Hynes**

VP/Relationship Manager

Kevin was raised on a farm in south central Nebraska. He's been married to his wife Kim for 26 years. They have two sons, Kaelin (24), who is in physical therapy school, and Korbin (21), who is a senior in college.



**Linda Nielsen**

VP/Relationship Manager

Linda and her husband Mike reside in Doniphan and have two sons, Ryan and Brock. Ryan lives in North Carolina and Brock lives in Omaha. Linda and her husband love to travel and explore different islands.



**Sheri Lyons**

AVP/Customer Service Associate Supervisor

Sheri and her husband Allen have three kids and five grandchildren. Sheri loves every opportunity to hang out with her children and grandchildren. She is also actively involved in her church's youth program.

## Breaking Ground on Aurora Branch



Our Aurora branch has been apart 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. We have officially broken ground and expect completion in the summer of 2020. We want to thank our Aurora customers for choosing Heartland Bank and look forward to serving you at our new location.



# Jerry Knispel Retires After 49 Years



Jerry Knispel - Branch President, Fairbury

Jerry Knispel began his career at First National Bank of Fairbury (now Heartland Bank) one day after graduating from the University of Nebraska at Lincoln. And as he puts it, “I’ve been here ever since.”

After 49 years with First National Bank of Fairbury and Heartland Bank, Jerry stepped down as the Branch President and announced his retirement. Jerry has been a fixture in the bank and the Fairbury community. He grew up six miles away in Jansen, attended Fairbury High School and returned after graduating college to raise his family.

Jerry’s roles within the bank have been vast and include, Bookkeeper, Customer Service Associate, Cashier, Real Estate Loan Officer, Commercial and Ag Loan Officer, President, and most recently Branch President. Although he can’t choose a favorite, he comments, “I enjoyed them all. I got to work with people of all positions, and I enjoyed that the most.”

When asked about the most significant challenge Jerry faced in his career, he quickly responded, “Without a doubt the farm crisis of the mid-’80s. Real estate values had dropped 50-60%, low commodity prices, and interest rates were pushing 20%. No one can make money at that. It was a hard time for our bank, and it was a hard time for our customers.” The biggest lesson he took away from the crisis was, “**when people are in a distressed situation, you get a lot further by working with them instead of trying to make the decisions for them.**”

The amount of change Jerry witnessed is extensive, but the technology advancements are what resonate the most. Jerry also notes the amount of foot traffic in the bank is 25-30% of what it used to be because of the convenience mobile banking, direct deposit, and ATM’s now provide.

Big plans await Jerry and his wife, Marci. With their extra time, they plan to golf a little more, travel and spend time with their seven grandchildren.

We are incredibly grateful for the lasting impression Jerry has had on the associates of the bank, customers, and the community. We thank him for his 49 years of service and commitment, and wish him luck in the future! To view Jerry’s full interview, visit [MyHeartland.Bank](http://MyHeartland.Bank).

## Avoid Gift Card Scams This Holiday Season

Gift cards are a convenient way to give a loved one a gift, but they’re also a popular way for scammers to steal your money. Scammers will often have an urgent need for you to send money promptly, and will strongly urge you to load money to a gift card from a popular company, like iTunes, Amazon, or Walmart, as payment. The scammer will then demand the card numbers and PIN code on the back. Once you’ve given them that information, the scammer has access to the money loaded on the card and your money is usually gone without a trace.

Some scammers who demand gift card payments often include:

- **Imposters calling from the utility company, threatening you to pay your electric bill with a gift card or your power will be shut off.**
- **Callers who say you’ve won a prize online, and ask you to pay fees and other charges with a gift card to receive the prize.**
- **An official claiming to be from the IRS, saying you owe money in back taxes or fines and will be prosecuted unless you send your payments with a gift card.**
- **A person from a tech company that requires gift card payment for repairing your computer.**

These instances, and many more, are scams. **If anybody asks you to pay via gift cards, it’s a scam.** Gift cards are meant to be gifts, not payments!

If you’ve paid a scammer with a gift card, call the company that issued the gift card immediately and let them know your gift card number was used in a scam. If you act quickly enough, they may be able to refund your money.

If you give or receive a gift card as a gift, here are some easy steps to follow:

- Buy gift cards from companies you know and trust. Avoid purchasing gift cards from online auction sites as they are most likely counterfeit.
- Keep your receipt with the gift card. You may need to show the receipt if your card is misplaced or stolen.
- Inspect the gift card before you purchase it to make sure none of the protective stickers have been removed, none of the codes have been scratched off or show the PIN number.
- Treat gift cards like cash and spend them as quickly as you can. It’s not unusual to lose gift cards or forget you have them. Using them early will help you get the full value and avoid fees. If you lose your gift cards or they are stolen, report it to the card issuer immediately.

Remember, gift cards are meant to be gifts this holiday season, not payments. Report any type of scam or fraud to the Federal Trade Commission by calling 1-877-FTC-HELP or by visiting [ftc.gov/complaint](http://ftc.gov/complaint). If you have questions or concerns about a potential scam, call an associate at any Heartland Bank location.





# MyHeartland Life Photo Contest Winners



**Grand Prize Winner**  
**Katie Throener**



**2nd Place Winner**  
**Joshua Redwine**



**3rd Place Winner**  
**Laverne James**

L.t. JAMES

## Congratulations to our Winners!

We are excited to announce the winners of the MyHeartland Life Photo Contest! This year's grand prize winner is **Katie Throener** of Daykin with her picture 'Crystal Springs Before it Turned Into One Road'. Katie's picture will be featured in our upcoming 2020 Community Calendar, and she will receive \$300.

Second place goes to **Joshua Redwine** of Lincoln for 'Corn Rests in a Field Underneath an Approaching Storm'. Third place was awarded to **LaVerne James** from North Platte for 'Here Comes the Rain'. Our second and third place winners will also be featured in the calendar and earn \$100.

We received over 500 photo submissions this year! Thank you to everyone who submitted photos and voted on our Facebook page. We enjoy seeing the heartland through your lens. Be sure to stop into your local Heartland Bank branch to pick up a copy of the calendar in late 2019!

— SARAH TAUBENHEIM, MEDIA SPECIALIST

# New Faces, New Places

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



## Jenni Thulin

### Marketing Director - Kearney

Jenni joined Heartland Bank as the Marketing Director in March. Prior to joining the bank, Jenni has helped accounting firms with their marketing strategies. Jenni, her husband Tyler, and her three children live in Kearney and enjoy spending time at the lake.



## Jesse Arens

### Relationship Manager - Riverdale

Jesse joined Heartland Bank's Riverdale team in April. Jesse has spent the last five years directly assisting producers with their overall farm and ranch financial management. Jesse and his wife, Kelli, live in Kearney and have three children.



## Maddy Reed

### Customer Service Associate

Maddy joined Heartland Bank as a Customer Service Associate in the Kearney and Riverdale branches in May. She is studying Business Administration at CCC and is recently engaged.



## Sarah Strothkamp

### Customer Service Associate - Geneva

Sarah joined Heartland Bank's Geneva team in June. Originally from Wisconsin, Sarah has lived in Nebraska for the last five years with her husband, and daughter Natalee. She and her family enjoy a variety of outdoor activities.



## Sarah Taubenheim

### Media Specialist - Riverdale

Sarah joined Heartland Bank's Riverdale team in July. Sarah and her husband, Jeremy, live in Riverdale and enjoy spending time with friends and family. They're also preparing for the arrival of their first son in January 2020.



## Jordan White

### Customer Service Associate - Burwell

Jordan joined Heartland Bank's Burwell team in mid-July. Jordan enjoys lake activities, camping, hunting and fishing. She is also recently engaged.



## Beth Sherman

### Trust Operations Associate - Geneva

Beth joined Heartland Bank's trust department in September after working as a tax analyst in Kansas for 2 years. Beth is originally from Fairmont, and is moving to York soon with her new husband, Jason.



## Marlin Kimle

### Relationship Manager - Hastings

Marlin joined Heartland Bank in October after 30 years of farming. Marlin resides in Kenesaw with his wife, Jill and two children. When he isn't following his kids' activities, he enjoys restoring cars and taking road trips.





## 2019 Filled With Style, Health and Cranberry Country!

As the saying goes, time flies when you're having fun. Another year is approaching fast and a new calendar of events is in the making.

To recap this year we had a good turn-out for Cumberland's Style Show. Heartland Bank and Cumberland's have been hosting this event for 20 years! We combine this event with our Mother's Day Flowers so the ladies get to see the new fashions, enjoy refreshments and receive a Mother's Day plant.

We also sponsored "Stroke Detection Plus" this year. This event benefits all of our customers, but Ambassador Club customers get an extra discount. It takes place at three locations: Geneva, Hastings, and Kearney.

This year, 11 customers were encouraged to see their doctor due to their results. The dates for the 2020 Stroke Detection Plus are:

Kearney - April 7  
 Hastings - April 8  
 Geneva - April 9

In October, our group enjoyed the Mississippi River Cruise & Cranberry Country. We visited a family owned cranberry bog and got

a firsthand look at how cranberries are grown and harvested. We also enjoyed a six-hour, leisurely cruise down the Mississippi River.

Some of the treats we sampled were, cranberry jelly, chocolate covered cranberries, cranberry ice cream, and cranberry honey.

Please check out the calendar to see what we have planned for 2020. If you have any questions or are interested in any of our upcoming events, please call me (402) 759-3114.

— SHEILA SMITH, AMBASSADOR CLUB DIRECTOR



### Hastings Monthly Coffee

- Friday, January 3rd
- Monday, February 3rd
- Tuesday, March 3rd
- Friday, April 3rd
- Friday, May 1st
- Wednesday, June 3rd
- Friday, July 3rd



### Kearney Monthly Coffee

- Tuesday, January 14th
- Tuesday, February 11th
- Tuesday, March 10th
- Tuesday, April 14th
- Tuesday, May 12th
- Tuesday, June 9th
- Tuesday, July 14th



### Christmas Party

**November 14, 2019 | 6:00 pm**

St. Joseph's Catholic Church  
 831 E Street, Geneva, Nebraska  
 Cost: \$10 per person

**December 5, 2019 | 6:30 pm**

Cunningham's on the Lake  
 610 Talmadge St., Kearney, Nebraska





**Friday, April 24, 2020**  
**Cumberlands Style Show**

Ladies be prepared to see the newest styles at our annual Cumberlands Style Show. It will be held at the Rialto Theater in Geneva at 2:00 p.m. Patty and her group of models will have all the latest fashions for you to see. You will have plenty of time to shop after the show is over. Hope to see you there.

**RSVP to Sheila Smith:**  
Contact Sheila by calling (402) 759-3114 or online at MyAmbassadorClub.com



**Thursday, May 7, 2020**  
**Day Trip to Lincoln**

Join us for a day in our State Capitol! Our trip will include a tour of Memorial Stadium and the Quilt Museum. Lunch will be at Screammers - famous for their singing servers. Our day will conclude with stops at the From Nebraska Gift Shop, Licorice International and a tour of the UNL dairy store, ice cream included!

**Price:** \$98.00

**RSVP to Sheila Smith:**  
Contact Sheila by calling (402) 759-3114 or online at MyAmbassadorClub.com



**November 19 - 22, 2020**  
**Branson**

Join the Ambassadors as we travel to Branson, Missouri. Our trips are fun, planned for your enjoyment, and priced affordably.

The trip will include seeing Raiding the Vault, Hot Rod & High Heels, Clay Cooper's Country Express, Parrotville, Noah, Dolly Parton's Stampede, Branson Gift of Lights.

**Price:**  
Double - \$776.00  
Single - \$ 938.00  
Triple - \$729.00

**For More Information or to Book Now:** Contact Sheila by calling (402) 759-3114 or online at MyAmbassadorClub.com

# MY AMBASSADOR CLUB

## Trips, Events & Much More


The Ambassador Club is our way of expressing appreciation for the experience and assets of our customers, aged 55 and older.

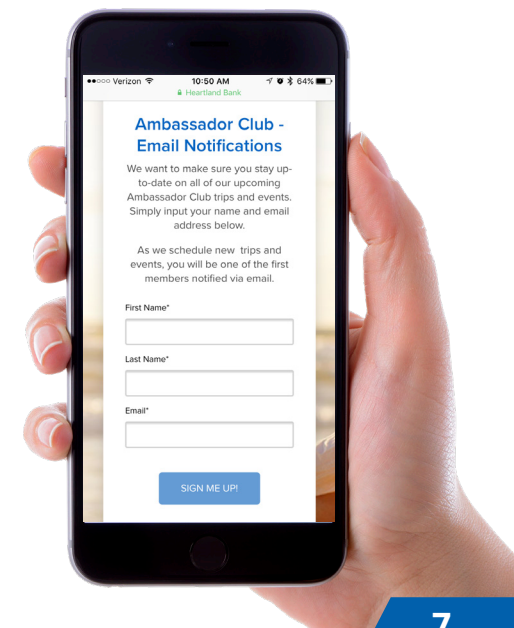
The club is a combination of products, services and special opportunities to make money management easier and life more enjoyable!



## Don't Miss Out on the Fun!

To get a complete list of all the upcoming trips and to sign up for the Ambassador Club email updates, visit the link below.

 [MyAmbassadorClub.com](http://MyAmbassadorClub.com)





**Back row left:** Evelyn Volkmer 30 years, Kathy Freeman 37 years, Deloris Lukes 25 years, Alice Tatro 27, Marie Ortgies 48 years, Judy Domeier 12 years.

**Front row left:** Deb Novak 45 years, Renae Marks 10 years, Cheryl Myers 35 ½ years, Rosemarie Thurin 40 years, and Dawne Hedden 52 years.

## Heartland Bank Retirees Leave Lasting Impression

On September 25, 11 retired members of Heartland Bank reunited at the home of Marie Ortgies for brunch and conversation. Combined, the group holds 360 years of experience in banking and customer service.

I am sure some of these ladies could remember before computers became a fixture in banks, when associates hand-posted checks, manually balanced the general ledger and waited for the couriers to deliver checks each day. It was truly a different time!

Heartland Bank prides itself on building a caring, welcoming atmosphere for associates and customers alike. We want our associates to build strong relationships with each other and the customers we serve. These ladies helped lay the foundation for the customer experience we offer today. Carrying on their legacy won't be easy. The next generation of associates certainly has big shoes to fill!

## Chugging Along with Traditions

When Heartland Bank purchased First National Bank of Fairbury there was a customized train display at the North branch. When the bank sold, Vernon, the bank's owner, took the train with him and Heartland promised to replace it. We are happy to report the train has been replaced and is up and running. The new train is eight cars and replicates the Rock Island Railroad which was the real one that served Fairbury back in the day.



Vernon Pfaff sits proudly with the Heartland Bank train