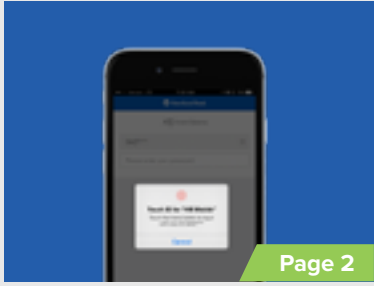


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Heartland Bank gives two scholarships each year.

Actions Speak Louder Than Words

I was recently sitting on an United Airlines flight reading a customer letter from the United CEO about how "Actions speak louder than words." How ironic. By now, we have all probably seen the video. It showed a customer being drug off an United flight because a crew member needed to get to a destination for another flight.

The CEO writes how corporate policies were placed ahead of values. In my mind, an unfortunate aspect of this story is the United employees were just following rigid procedures, which had been put in place by United's management.

The CEO, Board of Directors, and senior management are ultimately responsible for the culture, policies and procedures of any company. United's management team should never have put these employees in a situation where company policies required them to do something that didn't put the customer's interests first. United announced they are putting in place new policies to prevent this situation from happening again.

I've thought a lot about what we can learn from this customer service failure at United and how to make sure nothing like this ever happens at Heartland Bank. I think it's rather simple. Our organization should always say, "Do the right thing for the customer." This might be harder to put into practice in a large company, which is why Heartland Bank is not a large company. We never want to be so large policies and procedures get in the way of our associates' ability to serve our customers.

As a bank we are heavily regulated, but we do everything we can to empower our associates

to do the right thing for the customer. We call it our Leadership Pathway. We work to hire the best people we can, provide them with good leadership and direction and get out of their way so they can take great care of our customers.

"Our valued customers are the reason we exist as a company, we strive to remember this each and every day."

I couldn't be more proud of the tremendous team we have assembled to serve you, and I hope you think we are doing a good job of "getting out of their way" as a management team. You may receive a call asking about your experience at the bank, and we are always asking our associates what we can do to make the bank an even better place to work. You have our commitment to do everything we can to deliver an outstanding customer experience each time we interact with you. Please let us know when we do a great job, and also let us know if there is something we could have done better. We will listen. We know actions speak louder than words.

Our valued customers are the reason we exist as a company, and we strive to remember this each and every day. I know I can speak for our entire team in saying we appreciate your confidence and trust in us, and we very much appreciate the business you do with us.

Thanks so much for banking with us!

— JOHN WILKINS | PRESIDENT / CEO

DEBIT CARD CHANGES

Touch ID is here!

Digital Banking Update

Over the last six months, we have made several updates to our technology platforms.

HB Mobile

We released a new version of our mobile banking smartphone app, HB Mobile, in April. This update brought several new features:

- **Touch ID Login** - iPhone users can now log in with Touch ID. This allows iPhone users to bypass typing in a password and easily access your finances.
- **Pending Transactions** - Pending transactions in your account will have the label "Pending" listed before transaction details.
- **Check Images** - You can now view check and deposit images in the HB Mobile app.
- **More Loan Details** - Loan account details, including minimum amount due and the due date of your next loan payment, now show within HB Mobile.



Be sure to visit our website, Facebook page, or YouTube channel to watch our video going over the online banking update.



In February, we launched a new version of our Online Banking platform. This update included several features, with some of them being:

- **Simplified Layout & Design** - The overall design and layout are updated with your account balances and recent transactions front and center. You can also customize your home page and select which accounts you want to display.
- **New Menu System** - The hover drop-down menus that caused so much frustration in the previous online banking version are gone. The new menu system is built to be simple and easy to use.
- **Online Bill Pay Access** - Online Bill Pay now opens within our Online Banking page. This means an extra tab won't load and your session won't time out.
- **Simplified Transfers** - Express Transfers and Scheduled Transfers are now referred to as just Transfers.

Android & Samsung Pay

Mobile and digital purchases are growing in popularity and will continue to as more retailers update their payments terminals.

As of January, Heartland Bank debit cards now support all three mobile payment providers for your smartphone wallet: Android Pay, Apple Pay and Samsung Pay.

— CAITLIN DUMAS | MARKETING DIRECTOR

We've added an extra layer of protection.

We have noticed a large increase in the amount and frequency of debit card fraud for our customers at fuel pumps. Scammers are utilizing technology, called card skimming, to be able to steal credit card information as you swipe your card to pay for gas.

Skimmers are card reading devices installed on payment terminals with the ability to grab data off of the card's magnetic strip. With the details of your card, thieves can create cloned cards.

What does this mean?



Run the transaction as "debit" when using your Heartland Bank debit card at a fuel pump, gas station or convenience store **outside of Nebraska.**



If you choose "credit" for the transaction at a gas station, fuel pump or convenience store outside of Nebraska, **your transaction will be declined.**



If you have any questions about your debit card, call us during regular business hours or our 24/7 Fraud Protection Services at 866-842-5208 after hours.



Tip: When planning a trip, give your local Heartland Bank branch a call to notify them to avoid any fraud alerts being brought up on your debit card.



Bear Creek Farms

Jeff Row doesn't need charts or data to recall the highs and lows of his 36 years of farming. They are etched in his mind and his heart.

He joined the family farm operation in 1980, just in time for the worst agricultural crisis since the Great Depression.

Farm families who lived through it know the feeling. They understand exactly why Jeff remembers the chairs in the bank office at the time – with their green vinyl covers and wrap-around arm rests. Jeff vividly remembers these as he sat listening to his father, Doug, and the banker. In the '80s, bank offices were the place where the world shrunk down to numbers, and a way of life hung in the balance. So, one easily remembers the details.

"The financial environment was crazy. [Farms] were dropping like flies all around us," Jeff recalled. "We didn't go anywhere. We didn't buy anything. We didn't do anything but work and worry about going broke."

Learning From Experience

He'd wanted to farm since he was old enough to walk around the yard, but it wasn't guaranteed in those early years. He believes a strong faith and God's will helped their farm survive. But it also helped to take a page from his grandfather, J.W. Maust, and his "100 mph work ethic." J.W. farmed through the Great Depression, raising registered cattle, hogs and chickens, and selling gas from a fuel pump in his yard.

"He did whatever he needed to do to make ends meet...and we are in that boat today," Jeff recalls about his grandfather.

Bear Creek Farms is home to four families and three generations, all seeking a living from roughly 1,400 acres of land south of Shickley, Nebraska.

"We really have enough land base for one family, maybe two... But we made a commitment to keep people here if they want to be," Jeff mentions.

That includes Jeff's brother Mike; Jeff's wife Sally; her son Jeremy [24], who handles the livestock side of the business; and their son, Ben [20], who just returned to the farm this year.

The Rows rely on diversification to succeed in the challenging farm economy, with crop prices hovering at or below break-even points financially.

In addition to raising corn and soybeans, the Rows operate a 900-head feedlot, sell seed and do custom haying and baling. This included 1,600 corn and soybean stubble bales last fall. They custom drill cover crops and sell alfalfa commercially. They also custom-plant soybeans through Norder Supply, Inc.

"We do a little of everything to keep the lights on." It brings extra income and a steadier cash flow.

Looking at the Big Picture

"Agriculture will always be cyclical," Jeff says with an accepting shrug. In the last 12 years, corn prices have slumped below \$2 per bushel and ascended to more than \$8 per bushel.



Be sure to visit our [website](#), [Facebook page](#), or [YouTube channel](#) to watch our video featuring Bear Creek Farms.

"[Eight-dollar corn] was almost like taking your crop and selling it twice," he says to give perspective.

He knew it wouldn't last. His family has ridden the agricultural roller coaster from the days of horse-drawn equipment to the front-wheel assist and auto-steer tractors of today. When generations work together, it adds strength in his eyes, combining experience with fresh ideas. His grandfather and father taught him to be steady yet open to new opportunities, reminding Jeff to lift his head from farming's day-to-day rhythm in order to see the big picture.

Spring will come soon enough, his favorite time on the farm. It brings a fresh chance and a burst of optimism.

Jeff doesn't expect agriculture to make him rich, yet on the best of days he feels he already is. He sees Jeremy in the yard, and it reminds him he's lucky enough to work with his children-turned-adults. He remembers that these acres provided enough stability in a bumpy world to pay for college educations. Even in a poor ag economy, he feels there are blessings to count, like good landlords and supportive spouses who contribute much, putting up with crazy hours and circumstances.

A good financial partner also makes his list, and Heartland Bank has been theirs for more than 60 years.

Jeff tells a story about his dad, who needed a loan in the 1950s. "He got turned down all around," before visiting then-Geneva State Bank.

Bank President Earl Wilkins said, "Young man. This is an awful lot to bite off. Do you think you can do it?"

His dad replied confidently, "Yes, I can."

He received the loan, and the lights on the family farm stayed on.

— REBECCA SVEC | FREELANCE WRITER

A large, light-colored stone marker with the text "Bear Creek Farms" in a large, green, serif font at the top. Below it are three small crosses. At the bottom, the text "Doug & JoAnn Row" is written in a smaller, black, serif font. The marker is set on a bed of gravel in an outdoor setting.

We Value Your Feedback

At Heartland Bank, our goal is to provide you with the best of banking experiences. To check our progress, we have partnered with a trusted third party, the MSR Group, to ask you for feedback on how we are doing with our goal.

The MSR Group is a national consumer survey company based in Omaha, Nebraska. You may be contacted by phone by an MSR associate. Please know that we do not provide your personal or banking information to the MSR team. Also, the MSR team will never ask you for any personal information and they will not be selling anything. They will only ask you for your thoughts about your Heartland Bank experience.

We would greatly appreciate it if you would give five minutes of your time to answer the questions about your recent interaction with us. If you have this opportunity, we hope you choose to participate. However, if you would rather not, simply tell the MSR associate that



you prefer not to be surveyed and do not want to receive future calls.

Your feedback is critical in helping us improve, so we thank you for your willingness to participate. If you have any questions or

concerns, please do not hesitate to contact us at 800-759-3119.

— MELISSA KARLOFF | SVP / HUMAN RESOURCES

New Associates

Heartland Bank is a growing organization, and we want to keep you updated on associates you may see at our locations. We are excited to add each of the following associates to our team.

Von Svoboda Relationship Manager



Von Svoboda joined Heartland bank in February as a Relationship Manager in our Ord Loan Production Office.

Von grew up on a ranch north of Burwell and went to college at UNL. Von has numerous years of banking experience prior to joining Heartland Bank.

Von and his wife, Angie, have three children, Cole, Cade and Cora. In his spare time, Von enjoys ranching and rodeos and for several years, participated in the professional rodeo circuit.

Theresa Petska Investment Representative



Theresa Petska joined Heartland Bank in January as an Investment Representative in the Burwell and Ord markets. Theresa is very passionate about

working with current and potential customers to help them meet their goals and dreams.

Theresa and her husband, Greg, live on their farm in Ord. They are involved in the family farm operation and also own and operate Petska Fur. Also, they are the proud parents of five sons and one daughter-in-law.

Jill Kimle Customer Service Associate

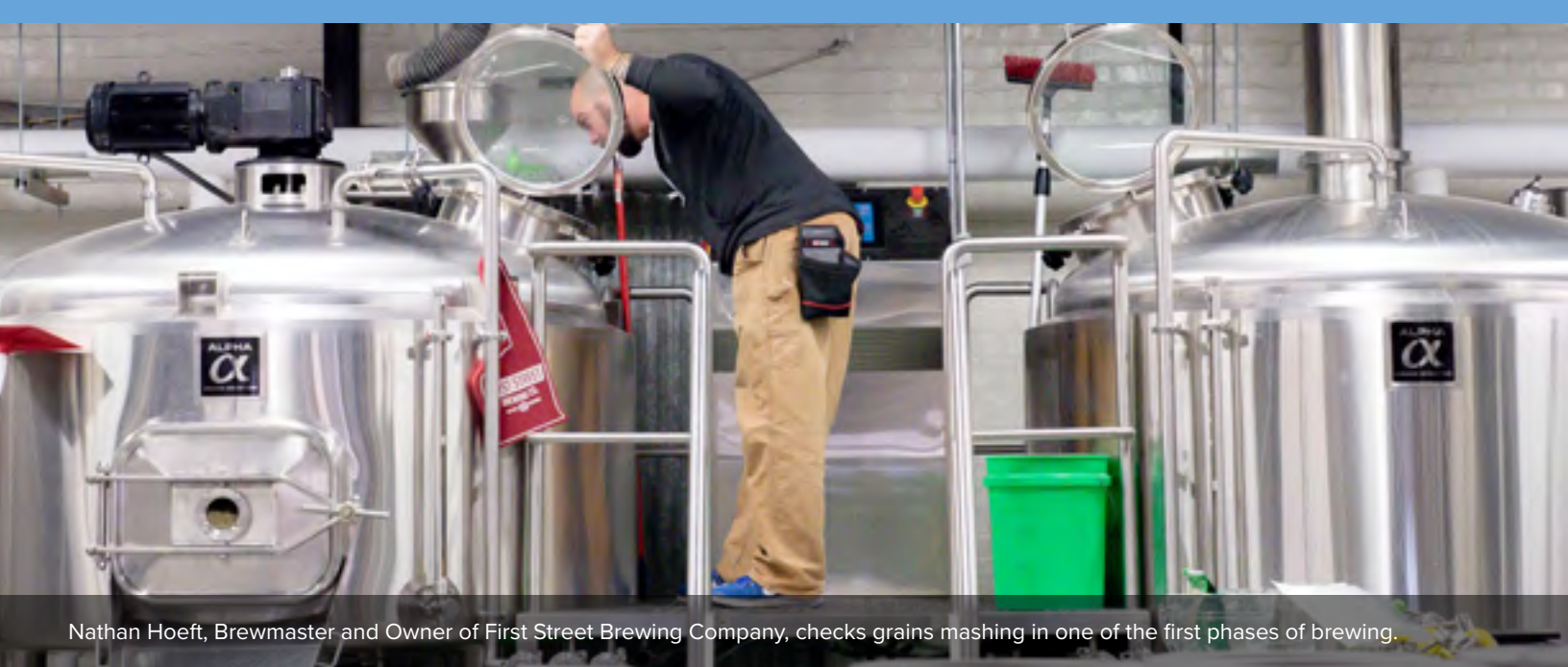


Jill Kimle joined Heartland Bank in April of 2017 as a part-time Customer Service Associate for our Hastings branch. She graduated from North Loup-Scotia High School and

Hastings College with an English major.

Jill brings several years of banking experience to Heartland Bank.

Jill and her husband, Marlin, are in the farming business in Kenesaw. They are proud parents of their two children, Blake and Kassie.



Nathan Hoeft, Brewmaster and Owner of First Street Brewing Company, checks grains mashing in one of the first phases of brewing.

First Street Brewing Company

Their beer is called the “Taste of Hastings.” With every sip you get a taste of the community where it’s brewed: Hastings, Nebraska.

If you ask Owner and Head Brewmaster, Nathan Hoeft, becoming the “Taste of Hastings” means many things.

Location is Key

First Street Brewing Company purchased and renovated a building, located on the corner of 1st Street and St. Joseph Street, in downtown Hastings.

“It was very important to me that we produce this beer in Hastings as part of the downtown. I feel like we have a vibrant community here and this felt like how I could add to that community and enhance it,” said Nathan.

The location was more than just the town, though. Nathan also wanted to be part of the statewide community. As a transplant to Nebraska, previously living in Nashville and Florida, Hoeft was drawn to the culture of craft in a state where people make what they have and use. “I think that it’s not necessarily done that way everywhere else.”

It Starts With the Ingredients

Nathan is particular about the ingredients he uses to brew his beer. Flavors in the ingredients he uses vary based on the location of where they are grown. For example, Midwest hops taste differently than West Coast hops, which then changes how the beer tastes.

At this time, some of the ingredients used in the brewing process are sourced locally or

regionally. However, the goal is to eventually use all locally sourced hops, yeast and malt to make First Street’s beer truly the “Taste of Hastings”.

Before opening First Street, Nathan was a homebrewer for several years.

How it All Started

The idea of owning and operating a professional brewery came to him, while living in Nashville, after brewing his first beer recipe. The White Ale, now the flagship beer of the brewery, is credited as the beer that inspired the creation of First Street Brewing Company.

Five years ago, Nathan and his wife, Jessi, decided to move from Nashville to Nebraska, where Jessi’s family is from.

“We always joked that if we had reason to move back to Nebraska, we would move back to Hastings. The reasoning behind that is because of the vibrant, creative community we have here. I’ve always been drawn to that.”

As they formed plans and worked to open the brewery, there was a full team assisting behind the scenes. The custom stainless steel work that is featured throughout the brew house and taproom was fabricated by Hastings Equity. Local contractors were hired to complete the renovations on the building now housing the brewery. Also making the list of supporters and partners is the Hastings’ Community Redevelopment Authority, Hastings Economic Development Corporation, Dutton-Lainson, and Heartland Bank.

“I feel like we were very lucky to have a good team,” Nathan said.

Established in 2016

After a year of renovating and brewing on a small scale, Nathan and Jessi officially opened the taproom doors of First Street Brewing

Company in October of 2016.

With their brewery now open, Nathan views the taproom as a ‘play area’ for him to introduce his recipes, flavors and craft beer as a whole. His favorite part of brewing is the recipes, formulation, and calculations. With each recipe, he works to incorporate aspects and flavors he enjoys tasting in beers.

As he works through the brew process, Nathan meticulously watches over every detail.

“There’s a lot of emotions that occur as you’re brewing beer. You’re constantly checking and double checking each step of the process, trying to make sure you’re taking the best care of the product as you’re brewing it,” Nathan said.

Time adds up, as each bag of grain is lifted and poured, as he watches over the water boiling to the correct temperature, and as the clock counts down signaling the addition of more ingredients. By the end of the day, his body is tired and his muscles are sore, but he still loves his job.

“You have a moment to stop and think, ‘I get to make beer,’ Nathan says with a smile.

— CAITLIN DUMAS | MARKETING DIRECTOR



Be sure to visit our website, Facebook page, or YouTube channel to watch our video featuring First Street Brewing Co.

Congratulations, Sheila!

We are very pleased to share that Sheila Smith has earned the Certified Bank Club Director certification. By pursuing and achieving this certification, Sheila has put in the many hours of coursework, evaluations and a final essay.

Along with being the director of the Ambassador Club, Sheila is also a Customer Service Associate at our Geneva Branch. She serves as a Board Member of the Rialto Theatre and belongs to Chapter O of the P.E.O. Sisterhood. She is a long-time resident of Geneva and has enjoyed the many opportunities her community has to offer.

We hope you will join Sheila on our upcoming trips and events. As always, thank you so much for traveling with the Ambassador Club!



Hastings Monthly Coffee

- Friday, June 2nd
- Monday, July 3rd
- Thursday, August 3rd
- Friday, September 1st
- Tuesday, October 3rd
- Friday, November 3rd
- Friday, December 1st



Kearney Monthly Coffee

- Tuesday, June 13th
- Tuesday, July 11th
- Tuesday, August 8th
- Tuesday, September 12th
- Tuesday, October 10th
- Tuesday, November 14th



Kearney Card Club

- Tuesday, June 27th
- Tuesday, July 25th
- Tuesday, August 29th
- Tuesday, September 26th
- Tuesday, October 31st
- Tuesday, November 28th



August 25 - September 3

The Magical Rhine and Moselle

We have experienced extremely high demand for this wonderful River Cruise experience. **Space is limited** and spots are filling quickly. If you are interested, contact Sheila Smith at 402-759-8136.

Deposits are now being accepted to guarantee your spot. Don't delay and miss out on this amazing trip!

Highlights: Amsterdam, Cologne, Moselle River, Wine Tasting, Koblenz, Ruesheim, Sigfried's Mechanical Music Museum, Mannheim, Strasbourg, Basel and more!



September 9th

The Answer My Friend - Is Blowin' in the Wind

Explore the many ways to produce electricity from renewable energy.

Highlights: Kregel Windmill Factory & Museum, Arbor Day Farm Wood Fuel Power and much more!

Cost: \$128.00

November 14 - 17

Branson, Missouri Trip

Come with us to experience Branson at its best during the holidays!

Highlights: Outstanding shows including Miracle of Christmas, All Hands on Deck, Daniel O'Donnell, the Million Dollar Quartet, the Showboat Branson Belle, and Silver Dollar City.

Cost: \$955 - Single Occupancy, \$785 - Double Occupancy, \$740 - Triple Occupancy

Please RSVP to Sheila by Sept. 11th



Trips, Events & Much More

The Ambassador Club is our way of expressing appreciation for the experience and assets of customers age 55+.

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



January 26 - February 3, 2018

Mexican Riviera Cruise

Escape winter cruising along the Mexican Riviera and spend the night on the "Queen Mary"!

Highlights: Cabo San Lucas, El Arco, the beaches of Mazatlan and Puerto Vallarta

Cost:

- \$2,365 - Inside Room
- \$2,580 - Ocean View Room
- \$2,690 - Balcony Room (fore & aft)
- \$2,775 - Balcony Room (mid-ship)
- \$3,075 - Mini-Suite Balcony

Cost Includes: Round trip airfare and transfer to the airport, one night on the "Queen Mary", customary gratuities, port charges, taxes, customs fees and trip insurance. *Does not include - shore excursions, specialty restaurant fees or items of personal nature.*

Learn More: Travel Show: July 12th, 6:30 p.m. in the Geneva Conference Room



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

June 10-14, 2018

Niagara Falls & Toronto

See the breathtaking Niagara Falls and take a day trip to explore Toronto on this trip.

Highlights: Niagara-on-the-Lake, which claims to be prettiest town in Canada, Inniskillin Winery, Clifton Hill entertainment area, Skylon Tower and the Hornblower Cruise

Cost: \$1,936 - Single Occupancy, \$1,489 - Double Occupancy, \$1,339 - Triple Occupancy, \$1,256 - Quad Occupancy





Recipients of the Wilkins - Heartland Bank Scholarship, UNL faculty, and Heartland Bank associates at the luncheon celebrating the recipients.

Local Students Receive Scholarships

From day one, Heartland Bank has committed to investing in the communities where we live and work. Our two scholarship programs, awarded to high school graduates, are examples of this commitment.

Wilkins - Heartland Bank Scholarship

The first Heartland Bank scholarship program is administered through the University of Nebraska - Lincoln. These scholarships are awarded to incoming first-year students pursuing any degree in the College of Agricultural Sciences and Natural Resources originally from Adams, Buffalo, Fillmore, Garfield, Loup or Valley County.

A scholarship recipient and an Agricultural Economics major, Halle Ramsey, found her interest in agriculture during high school.

"I didn't originally come from an ag

background, I wasn't raised in an ag production family, but through my involvement in FFA and other activities, I really found a passion for it," Ramsey said.

Being able to invest in the futures of these students and investing in their future education is important to Heartland Bank.

"This is one of our major giving areas; we want to help our communities as much as we can," said John Wilkins, Heartland Bank CEO and Chairman.

The support doesn't go unnoticed by the recipients as college tuition prices rise.

"It's really beneficial to receive scholarships. Paying for college isn't easy on your own, and any money helps. It's awesome that Heartland Bank is looking to support students going in agriculture at UNL," Kurt Nelson, an Agri-Business and Animal Science major, said.

The Earl H. Wilkins - Heartland Bank Scholarship

The second scholarship, The Earl H. Wilkins - Heartland Bank Scholarship, is administered through the Heartland Trust Company and is awarded to high school graduates of Fillmore County.

In the past 15 years, the fund has awarded over 175 student scholarships to help cover college expenses. The scholarships are split over two semesters, with recipients receiving \$2,000 total. The Earl H. Wilkins Scholarship Fund helps students establish a strong educational foundation through higher education.

The most recent recipients are currently pursuing degrees in various areas of studies, types and locations, ranging from learning the family ag operations, online classes while being self-employed and post-secondary schooling.

Noah Tremme, a scholarship recipient who is a Fairmont native, is currently attending Peru State College majoring in Social Sciences Education. When choosing where to attend, there were many factors he considered.

"I like the small-town feel since I'm from a small town. All of my professors have really helped me along through the college experience, and they're willing to go the extra mile to help all of their students do well," explained Tremme.

— **CAITLIN DUMAS** | MARKETING DIRECTOR