



# HEARTLAND BANK 2012 STRATEGIC ACCOMPLISHMENTS

# 2012 ACCOMPLISHMENTS

## Capital Investments

1. Newark Branch Office
2. State & High (replacement of Capital Square Branch Office)
  - a. Completed contract for purchase of branch office and signage.

\*



# NEWARK BRANCH





# STATE & HIGH STREET



# 2012 ACCOMPLISHMENTS

## Technology

- Risk Mitigation
  1. ACH Monitoring Fraud Detection
  2. Out of Band Authentication, Cash Management Customers – OOBA



# **2012 STRATEGIC ACCOMPLISHMENTS**

## **Internal M&A Team**

**Developed a core group from senior management staff to perform initial analysis of potential future M&A opportunities.**



# **2012 STRATEGIC ACCOMPLISHMENTS**

**Centralization of Commercial Lending  
Support Staff and Functions**



# 2012 ACCOMPLISHMENTS

**Launched Online Account  
Opening System**





# 2012 STRATEGIC ACCOMPLISHMENTS

**Remote Merchant Capture  
Migration to Wasau Outsourced  
Model**



# 2012 STRATEGIC ACCOMPLISHMENTS

**Loan Review Expansion/  
Enhancement**



# 2012 STRATEGIC ACCOMPLISHMENTS

**ATM Network Image/ADA Upgrade**



# 2012 STRATEGIC ACCOMPLISHMENTS

**Incorporate Client Services into  
Retail Delivery**



# **2012 STRATEGIC ACCOMPLISHMENTS**

**Launched iPad and Blackberry Mobile Banking Platforms enhancing mobile delivery**



# 2012 Management Changes



**Steve Hines**  
**Executive Vice President &  
Chief Operating Officer**



**Bill Daily**  
**Vice President &  
Commercial Lending  
Manager**



# 2012 Management Changes



**Ashley Trout**  
VP Branch Operations Manager



**Ben Babcanec**  
VP Retail Sales Manager

# 2012 Management Additions

**Collections Staff Reorganized  
at Johnstown Road Location**



**Randy Roberty  
Assistant Vice President  
& Collections Manager**





# 2012 ACCOMPLISHMENTS

## Corporate Recognition

- \* Heartland BancCorp ranked 97<sup>th</sup> Best Community Bank in America
- \* Heartland Bank recipient of Columbus Better Business Bureau “Torch” Award for Ethical Enterprising.
- \* Heartland Bank ranks as 4<sup>th</sup> largest Small Business Administration Lender in Central Ohio



# Questions?



**Thank you  
for coming**