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PRESS RELEASE

ARIZONA BANK & TRUST NAMES NEW VICE PRESIDENT OF PRIVATE BANKING

PHOENIX – Jerry L. Schwallier, President and Chief Executive Officer of Arizona Bank & Trust, has announced that Bob W. Phillips has been named Vice President of Private Banking. Phillips responsibilities will include serving as a relationship manager for Private Banking, specializing in custom loan financing, wealth management and banking for affluent/high net worth clients.

"We are excited to welcome Robert to Arizona Bank & Trust," Schwallier said. "His extensive banking background, with notable successes in wealth management and other areas, make him a perfect fit for this vital role with us."

Phillips brings 23 years of experience in private banking, management, commercial and business banking as well as extensive knowledge in the mortgage, wealth management and consumer lending areas to Arizona Bank & Trust. Previously, he served as Vice President/Senior Private Banking Relationship Manager at Northern Trust Bank, Scottsdale, where he oversaw a \$90 million commercial and consumer loan portfolio within a private bank platform.

Phillips also was Vice President/Commercial Lending Officer at Los Padres Bank, Scottsdale, where he was responsible for management of a commercial loan portfolio consisting of high net worth clients, business owners and professional athletes. He also was Vice President/Private Mortgage Banker at Harris Private Bank, Scottsdale, where he worked closely with members of the wealth management team to build relationships with high net worth clients. Phillips also was Assistant Vice President/Branch Manager at Washington Federal Savings, Olympia, Wash.

Phillips holds a bachelor's degree in finance from Saint Martin's University, Olympia, Wash.

About Arizona Bank & Trust

Arizona Bank & Trust, a member of [Heartland Financial USA, Inc.](http://www.heartlandfinancial.com), is a community bank with offices in Mesa, Chandler, Tempe, Gilbert, Chandler Village and Phoenix. Arizona Bank & Trust provides an array of products and services to fulfill the financial needs of individuals and businesses. It's headquartered at 2036 E. Camelback Road Phoenix, Ariz., 85016. Visit www.arizbank.com or call (602) 381-2090 for more information. The bank is a member of FDIC and an Equal Housing Lender.