



June 2, 2011

PRESS RELEASE

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**ARIZONA BANK & TRUST
NAMES SENIOR OPERATIONS OFFICER**

PHOENIX – Jerry L. Schwallier, President and Chief Executive Officer of Arizona Bank & Trust, has announced that Lin L. Howard has been named Vice President Senior Operations Manager. Howard's responsibilities include supervision of all aspects of bank operations and finance, including information technology.

"All of us at Arizona Bank & Trust are pleased to welcome Lin to our team," Schwallier said. "Her expertise in processes, best practices and project management makes her the perfect fit for overseeing the bank's day-to-day operations."

Howard brings more than two decades of experience in operations, auditing and lending from banks located in Arizona, Illinois and Kansas to Arizona Bank & Trust. Most recently a Senior Associate with Audit One, Howard has extensive knowledge of management controls, regulation examinations and compliance.

She has held positions of Operations Officer, Vice President/Cashier and Senior Vice President/IT & Accounting in the banking industry, including Desert Hills Bank, Parkway Bank and Home National Bank. Her well-rounded experience and knowledge will serve Arizona Bank & Trust customers well.

A dedicated mother of four children, with four grandchildren and another two on the way, Howard has enjoyed her life as an Arizonan since 1998. She attended DeVry University, where she earned a Bachelor of Science degree in Computer Information Systems in 2003, and that same year attended the ABA National Compliance School, where she furthered her education in compliance and system auditing.

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.