PRESS RELEASE

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Arizona Bank & Trust Names New Executive Vice President, Commercial Banking Manager

PHOENIX – Jerry L. Schwallier, President and Chief Executive Officer of Arizona Bank & Trust, has announced that Mark Young has been named Executive Vice President, Commercial Banking Manager. Young's responsibilities will include leading the commercial banking group in the Arizona market.

"We are excited to welcome Mark to Arizona Bank & Trust," Schwallier said. "His extensive banking background, with notable successes in finacial services industry primarily commercial banking focused with various leadership positions, make him a perfect fit for this vital role with us."

Young brings over 25 years of experience in commercial and business banking to Arizona Bank & Trust. Most recently, he served as Senior Vice President Commercial Banking at Arizona Business Bank in Phoenix.

Originally from Portland, Oregon, Young is a member of Vistage International and Arizona Food Marketing Alliance. He has also been involved with Junior Achievement, National ESOP Association, National Center for Employee Ownership, Rotary, Lewis and Clark College Alumni Board, and various youth sports boards.

Young is a graduate of Lewis and Clark College, Portland, Oregon with a BS in Business Administration and Portland State University with a Masters in Business (MBA). He can be reached at 602.381.2077 or myoung@arizbank.com

About Arizona Bank & Trust
Arizona Bank & Trust, a member of Heartland Financial USA, Inc., is a community bank with offices in Phoenix, Chandler, Tempe, Gilbert, Chandler Village and Mesa. Arizona Bank & Trust provides an array of products and services to fulfill the financial needs of businesses, their owners and key executives, and individuals. 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.