



news

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*First Community Bank,
a subsidiary of Heartland Financial USA, Inc.
“A Forbes Best Bank 2018”*



**PARENT COMPANY OF FIRST COMMUNITY BANK RECOGNIZED
AS A FORBES BEST BANK IN AMERICA FOR 2018**

Keokuk, IA, February 20, 2018 — First Community Bank, through its parent company, Heartland Financial USA, Inc. (NASDAQ:HTLF), has been named a “*Forbes Best Bank 2018*.” Heartland Financial USA, Inc. is the only bank headquartered in Iowa to receive the prestigious recognition from Forbes, again this year.

In its annual review of the largest publicly traded banks and thrifts, *Forbes* ranked Heartland 60th among a nationwide group of 100 leading banking organizations with assets ranging from \$9 billion to over \$2 trillion.

“We are proud to be named among the Best Banks in America for 2018,” said Barbara Smidt, Market President at First Community Bank. “As a community bank, what sets us apart is our strong commitment to our customers, combined with access to ‘big-bank’ products and services as part of Heartland.”

“The *Forbes* ranking underscores the benefits of our unique structure—the strength and capabilities of a big bank, combined with the personal touch and local decision-making of a community bank,” Smidt said. First Community Bank offers full-service branches where experts can meet all financial needs throughout the community.

To compile the rankings, *Forbes* used data collected by SNL Financial through the third quarter of 2017 on the country’s largest publicly traded banks and thrifts. The data covered ten metrics of financial health: return on average equity; net interest margin; nonperforming loans (NPLs) as a percentage of loans; nonperforming assets as percentage of assets; reserves as a percentage of NPLs; two capital ratios (Tier 1 and risk-based); and leverage ratio. *Forbes* generated its ranking based on an average of the individual ranks of each metric.

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About First Community Bank

First Community Bank, a branch of Dubuque Bank & Trust and a subsidiary of Heartland Financial USA, Inc., is a state chartered bank serving customers primarily in Keokuk, Iowa. The bank has two offices and is headquartered at 320 Concert Street, Keokuk, Iowa. The bank specializes in business lending and deposit services, and provides a wide variety of personal credit and deposit services along with complete electronic banking programs. Visit www.fcb-keokuk.com or call 319.524.6921 to learn more. First Community Bank is a member of the FDIC and an Equal Housing Lender.

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