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**FOR IMMEDIATE RELEASE**

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news

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**BANK OF BLUE VALLEY COMMITS \$100,000 TO  
SUPPORT KC MICROLENDER WOMEN'S BUSINESS CENTER**

*Investment Is First From KC Area Bank*

**Kansas City, KS, August 8<sup>th</sup>, 2019**—Overland Park based Bank of Blue Valley, a wholly-owned subsidiary of Heartland Financial USA, Inc. (“Heartland”) (NASDAQ: HTLF), is collaborating with Women’s Business Center, a partner of the OneKC for Women alliance, to support the growth of their microlending program.

In a first of its kind transaction in Kansas City, Bank of Blue Valley will purchase loans and provide additional operational support to Women’s Business Center. The \$100,000 will allow Women’s Business Center to make new loans to entrepreneurs ranging in size from \$2,500 to \$25,000 and continue to support the existing portfolio of entrepreneurs. Bank of Blue Valley benefits from the opportunity to support local businesses, contributing to an economically vibrant Kansas City.

Wendy Reynolds, President of Bank of Blue Valley said ‘Women’s Business Center is a highly respected and well-run organization. When we learned there was an opportunity to partner together, we jumped at the chance. We’re proud to support the work they’re doing to create pathways to prosperity for women entrepreneurs.’

Sherry Turner, Founder of OneKC for Women said ‘Our community owes a debt of gratitude to Bob Regnier and Wendy Reynolds. We have been working to develop a new way of working with local banks, and Bank of Blue Valley has once again taken the lead. This community initiative will have real implications for non-profit microlenders in our region and potentially across the country. Small businesses have challenges with access to capital and together we are moving the needle in a positive direction for the non-bankable.’

Bob Regnier, Executive Chairman & CEO of Bank of Blue Valley said ‘This investment represents Bank of Blue Valley’s ongoing commitment to our core values of Community, Philanthropy, and Entrepreneurship. We’ll continue to seek out and support impactful organizations like Women’s Business Center.’

The partnership between Bank of Blue Valley and Women’s Business Center was made possible in part by the foresight of the Ewing Marion Kauffman Foundation. In an effort to establish a secondary market for microloans in Kansas City, the Kauffman Foundation invested \$1.2 million into KC in 2017 with Women's Business Center, AltCap, Hispanic Economic Development Corp. and Justine Petersen. Additional investment by Kauffman included retaining Revolve, a capacity building consulting firm that facilitates relationships between banks and community development financial institutions. Collaboration between these partners and Bank of Blue Valley begins a new era in Kansas City community development.

### **About Women’s Business Center**

The mission of the Women’s Business Center is to develop, counsel and mentor women in all stages of business development and growth. They do this through classes, seminars, peer roundtables, one-on-one consultation, networking and referrals. Women’s Business Center also educate women entrepreneurs on sources of funding to include micro-loans and angel funding through the Women’s Capital Connection. To learn more about the organization visit, [www.kansascitywbc.com](http://www.kansascitywbc.com).

### **About Bank of Blue Valley**

Based in Overland Park, Kansas, Bank of Blue Valley is a wholly owned subsidiary of Heartland Financial USA, Inc. with assets of approximately \$1.3 billion. Bank of Blue Valley provides a broad range of banking and financial services to consumer and commercial customers from 13 banking centers in Kansas and Missouri. Bank of Blue Valley offers various types of deposit products and provides personal loans, small business loans, commercial real estate and residential mortgage loans, working capital financing and other commercial loans.

In addition, Bank of Blue Valley offers wealth management services (including financial planning, private banking, trust and investment services), card services, and online and mobile banking services. For more information, visit [www.bankbv.com](http://www.bankbv.com). Bank of Blue Valley is a member of the FDIC and is an Equal Housing Lender.

### **About Heartland Financial USA, Inc.**

Heartland is a diversified financial services company with assets of approximately \$12.0 billion. The Company provides banking, mortgage, private client, investment, treasury management, card services, and insurance services to individuals and businesses. Heartland has 119 banking locations serving 88 communities in Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado, Minnesota, Kansas, Missouri, Texas and California. Additional information about Heartland is available at [www.htlf.com](http://www.htlf.com).

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