Heartland BancCorp

Parent Company of Heartland Bank

ANNUAL REPORT 2015



April 2, 2016

Dear Shareholders,

2015 continued the financial trends we have witnessed for the last few years in Central Ohio and ultimately, contributed to the success of Central Ohio's Community Bank, Heartland. After experiencing continued momentum from the economy and a thirst for our brand of community banking, we were compelled to explore new initiatives, expansion, and personnel growth for an already high performing team. We continue to plan for the future by investing in our people, processes, and technology while holding the line on accountability. Our strategy of seeking clients that appreciate value in their banking relationship, and providing value to that relationship, continues to be a winner in the marketplace. For the fifth straight year, we have been ranked in American Banker magazine's "Top 200 Community Banks", ranking 77th, validating that our core strategy is indeed in demand and effective.

The continued merger and acquisition market in our industry has created a crease of opportunity that can be taken advantage of by only the most astute and consistent institutions. Heartland's flexibility, agility, speed to market, and "value add" has positioned us well in a changing landscape. Being Central Ohio's Community Bank has never been more advantageous, and we have positioned ourselves well for this movement.

This position, along with a robust local economy, has fueled physical expansion of the branch network to include our Pickerington location with two other Central Ohio communities, Hilliard and Clintonville, following closely as branches are in the planning stages in these locations. As a result of the continued growth of the bank, our corporate offices and operational departments have been displaced to multiple locations around Columbus. This, along with the need for more office space, has contributed to the decision to develop a new corporate center. While we gave a valiant effort to restore the original Port Columbus Airport Terminal, the costs associated with this leased facility outweighed the long term objectives of the bank. We're proud to have partnered with the City of Whitehall, on a six acre parcel along Hamilton Road where we will develop a 60,000 sq. ft., state-of-the-art corporate center. This will enable the bank to become more efficient in corporate operations, promote employee health and wellness, aid in recruiting the best talent, and foster a new partnership with an up and coming Central Ohio community in need of its own community bank.

All of this growth and success is due to the fine team we have built over the years at Heartland. Growing bankers from within has been a mainstay of the organization, and there is no better example than 20 year veteran, Carrie Almendinger, who was promoted to Executive Vice President and Chief Financial Officer this past spring. To address retirements, the changing landscape of banking, along with our continued growth, we implemented a re-alignment of management in the fall, adding expertise and management experience to the team with Brian Mauntel, our current Chief Operations Officer. The addition and evolution of the Distribution Strategies Group, headed by veteran, Ashley Trout, will allow the bank to grow and perfect our internal processes while simultaneously deploying new technology and increasing delivery of our community bank offerings. Many more enhancements and team additions have occurred improving our people portfolio, sales management, credit underwriting, and operations. Put quite simply, you win with happy people, and we remain committed to our team members and their families.

The commercial lending group has been an asset of the bank since its modern day inception, being known as a leader in SBA and small business financing. Their continued impact on our communities helps support the growth and success of Central Ohio businesses. This year, we returned to the bank's roots by establishing an agribusiness lending group that will span the state of Ohio. We feel that this will diversify our loan portfolio, create long lasting relationships, and begin the delivery of our brand to a wider footprint in the region. Leveraging and embracing our roots in agriculture, along with our relationships and long lasting support of Ohio 4H, positions us well within this industry across the state.

All of this success and the emergence of Basel III required the bank to seek more capital in 2015. The current rate environment provided a unique opportunity for the bank to deliver a quality return on investment for investors while not diluting shareholders' ownership. In the fall, $5.4 million was raised through a sub-debt offering at a rate of 4.99%, with $5.1 million fixed for 10 years. This internal effort saved the bank over $300,000 in costs and secured new capital at a rate not seen by any financial institution below $1 billion in assets nationally. The result speaks volumes to the consistence in performance, profitability, and strength your board of directors has delivered, as well as the confidence in the strength of your community bank and its management team. Collectively, these attributes form the definition of shareholder value.

As we forge into 2016, we will stay the course, seeking those who seek value from their banking relationship. Your direct involvement in that promotion is greatly appreciated. Share your Heartland story with your friends and colleagues, and thank you for your continued support and referrals.

Community banking is alive and well in the Heartland, and we're just getting started.



G. Scott McComb
Chairman, President and CEO

THE YEAR IN REVIEW

AMERICAN BANKER magazine

RANKED #77

on Top 200 Community Banks and Thrifts List

$27MM

First year growth in Agribusiness Lending

DEMAND DEPOSIT BALANCE GROWTH %

27.57

Federal Financial Institutions Examination Council's UBPR (Uniform Bank Performance Report)

Flying High in 2015

Up, Up and Away……

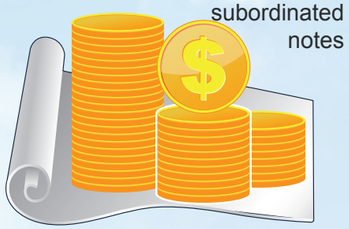
The inaugural launch of the Heartland Bank hot air balloon took place in August of 2015 at the 50th Annual Reynoldsburg Tomato Festival. The balloon supports the bank's marketing, public relations and special event efforts while complimenting brand-building and awareness strategies. Our Balloon Crew flew over the Pelotonia-Pickerington start line, Little Brown Jug, Ohio State football and Crew SC tailgating, high school football games and Farm Science Review.





Opened 12th branch in Pickerington

Completed **$5.4MM** sale of fixed and variable rate subordinated notes



OUR INSTITUTION IS RATED 5-STARS BY BAUER
www.bauerfinancial.com
AWARDED MARCH 2016

Highest ranking for financial strength and security.

COLUMBUS BUSINESS FIRST

#7 SBA LENDERS LIST

Ranked by Columbus District and Cincinnati Branch Loans in SBA fiscal 2015

SBA U.S. Small Business Administration

#8 in the District of Columbus

$9,175,500 in 504 and 7a Loans as of 9/30/15. 9/30/15 is the fiscal year end for the SBA

+12.3% TOTAL ASSET GROWTH!



4 Performance and EXCELLENCE

The past year signified unparalleled success for Heartland BancCorp, as 2015 financial results represent the most profitable year in its 27 year history. Net income for 2015 increased 34% to $8.1 million or $5.13 per diluted share, following an $879 thousand life insurance benefit. Core earnings for 2015, excluding the life insurance benefit, also achieved record levels, increasing 19% to $7.2 million or $4.57 per diluted share, compared to $6.1 million or $3.87 per diluted share in 2014. Return on average assets and equity were 1.18% and 12.91% respectively for the year, and compare to .99% and 10.57% for 2014. Improved operating results were further driven by higher loan quality, which allowed for reduced loan loss provision expense by $495 thousand, down 39% compared to 2014. In addition, a 9% growth in loan balances and 28% growth in demand deposit balances helped drive net interest margin higher to 4.02%, compared to 4.00% for the prior year. Finally, Heartland continued its history of managing expenses, evidenced by the efficiency ratio of 59.75%, which is among the best in the Bank's peer group. Heartland BancCorp's financial performance in 2015 reflects the strength and commitment of the board of directors, and quality of the Heartland team.

Heartland BancCorp ended 2015 with strong liquidity, and the Company exceeded all regulatory requirements in 2015. Capital levels were strengthened as a result of higher earnings during the year, yet capital planning was a key focus of management due to the current and projected growth trajectory. In November, Heartland BancCorp completed a private placement to accredited investors of $5.4 million in aggregate principal of fixed and variable rate subordinated promissory notes, with a weighted interest rate of 4.986%. The proceeds will give Heartland the opportunity to further execute its business plan and meet the growing demand from clients and the marketplace.

Overview of Operations:

Net interest income, before provision for loan loss, for 2015 was $25.4 million, up 11% or $2.6 million compared to 2014. Interest income of $28.8 million for 2015 increased $3.1 million or 12%, and interest expense on deposits and borrowings increased $455 thousand or 16% compared to 2014. The expectation of a stable economy, improved loan quality, and expected loan growth, led management to record a provision for loan loss of $760 thousand in 2015. With net loan charge-offs of $395 thousand, this resulted in an increase of $365 thousand to the allowance for loan loss, which ended the year at $5.7 million. The allowance as a percent of loans outstanding was 1.05% at the end of 2015 representing a decline from 1.06% at the end of 2014. Net interest income, after provision for loan loss, totaled $24.7 million, up $3.1 million or 14% in 2015 compared to 2014.

Non-Interest income of $3.9 million for 2015 increased $844 thousand or 27% compared to 2014. The higher non-interest income in 2015 was due primarily to life insurance proceeds, which totaled $879 thousand. Excluding the life insurance income, non-interest income for 2015 decreased by $41 thousand due to lower net gains realized on the sale of available-for-sale investment securities, which declined by $118 thousand in 2015. Additionally, gains on sales of other real estate owned totaled $5 thousand in 2015, a decrease of $205 thousand compared to 2014.

Non-Interest expense was $17.6 million for 2015, up $1.2 million or 8% over 2014. Total salary and employee benefit expense increased $1.0 million or 11.2% in 2015. The higher employee cost was due to increased staff for the new Pickerington branch, an executive management team addition to further increase management expertise to facilitate continued growth, and higher employee and incentive costs related to strong loan production. Professional fees totaling $498 thousand in 2015 declined $274 thousand or 36%, reflecting a decline in legal expense from improved loan quality.

Financial Condition:

Total assets increased $79.8 million, or 12%, to $729.5 million as of December 31, 2015, compared to $649.7 million in 2014. Net loans outstanding increased to $541.0 million, up $42.4 million or 9% compared to net loans of $498.6 million at the end of 2014. Total commercial loans (excluding agriculture) increased $25 million, up 7% as of December 31, 2015, of which commercial (non-real estate) loans grew 12% to $51.1 million, and commercial real estate loans increased 6% to $353.1. As a result of the focus on Agricultural lending, net Agricultural loan balances grew to $12.8 million as of December 31, 2015. Retail loans outstanding totaled $130.0 million, an increase of 4% over 2014, with residential real estate loans up 4% to $94.3 million. Overall asset quality continued to improve during 2015, with non-performing assets declining to .72% of total assets, down 10 basis points from .82% as of December 31, 2014.

Heartland BancCorp funds earning asset growth through its deposit relationships. Total deposits as of December 31, 2015 were $623.0 million, up 12% from $556.2 million as of December 31, 2014. A key element of Heartland's deposit strategy continues to focus on growing commercial and retail transaction accounts. This strategy is evidenced by the $30.1 million or 28% growth in non-interest bearing demand deposit accounts during 2015.

Shareholders' Equity:

Total shareholders' equity remained strong, growing 10% to $66.7 million in 2015. Based upon shares outstanding, the book value of shareholders' equity increased 9% from $39.05 at year-end 2014 to $42.61 per share as of December 31, 2015. Among the financial strengths of Heartland BancCorp is its capital position, which exceeds regulatory guidelines and compares favorably to peers and other Ohio based banks. Tier 1 leverage, Common equity Tier 1, Tier 1 risk based and Total risk based capital ratios were 9.20%, 11.95%, 11.95%, and 12.99% respectively as of December 31, 2015. Regulatory requirements for a "well-capitalized bank" are 5%, 6.5%, 8%, and 10% respectively for these measurements. In 2015, Heartland BancCorp paid a dividend of $1.47 per share, representing a yield of 3.26% on the weighted average market price of $45.17 per share for 2015. Dividends paid resulted in a payout ratio of 28.26% for 2015.

Heartland BancCorp

CONSOLIDATED BALANCE SHEETS
December 31, 2015 and 2014

Assets	2015	2014
Cash and cash equivalents	36,994,171	22,561,068
Available-for-sale securities	114,492,664	101,479,692
Held-to-maturity securities, fair value $6,407,215 and $6,914,217 at December 31, 2015 and 2014, respectively	6,044,094	6,454,963
Loans, net of allowance for loan losses of $5,715,827 and $5,350,637 at December 31, 2015 and 2014, respectively	540,958,372	498,585,125
Premises and equipment	13,506,350	12,653,144
Non-marketable equity securities	2,658,239	2,655,439
Foreclosed assets held for sale	-	108,082
Interest receivable	1,958,082	1,803,108
Goodwill	417,353	417,353
Deferred income taxes	1,722,934	1,574,075
Life insurance assets	9,327,518	1,215,898
Other	1,416,804	174,341
Total assets	$ 729,496,581	$ 649,682,288
Liabilities and Shareholders' Equity		
Liabilities		
Deposits		
Demand	$ 139,226,242	$ 108,394,566
Saving, NOW and money market	219,076,813	203,367,315
Time	264,651,203	244,394,645
Total deposits	622,954,258	556,156,526
Short-term borrowings	29,150,118	28,395,316
Long-term debt	5,460,000	-
Interest payable and other liabilities	5,270,849	4,421,322
Total liabilities	662,835,225	588,973,164
Shareholders' Equity		
Common stock, without par value; authorized 5,000,000 shares; issued 2015 - 1,564,581 shares, 2014 - 1,554,457 shares	23,872,599	23,558,806
Retained earnings	41,991,488	36,160,565
Accumulated other comprehensive income (loss)	797,269	989,753
Total shareholders' equity	66,661,356	60,709,124
Total liabilities and shareholders' equity	$ 729,496,581	$ 649,682,288
Book value per share	$ 42.61	$ 39.05

CONSOLIDATED STATEMENTS OF INCOME
Years Ended December 31, 2015 and 2014

Interest Income	2015	2014
Loans	$ 25,775,945	$ 22,767,132
Securities		
Taxable	1,376,312	1,256,494
Tax-exempt	1,551,627	1,626,882
Other	50,925	47,837
Total interest income	28,754,809	25,698,345
Interest Expense		
Deposits	3,256,624	2,834,757
Borrowings	49,252	16,601
Total interest expense	3,305,876	2,851,358
Net Interest Income	25,448,933	22,846,987
Provision for Loan Losses	760,000	1,255,000
Net Interest Income After Provision for Loan Losses	24,688,933	21,591,987
Non-interest income		
Service charges	1,925,467	1,980,529
Net gain and commissions on loan sales	241,742	121,695
Net realized gains on sales of available-for-sale securities	18,291	136,701
Net realized gain on sales of foreclosed assets	5,308	209,901
Benefit in excess of life insurance cash value	879,488	-
Other	879,945	657,126
Total non-interest income	3,950,240	3,105,952
Non-interest Expense		
Salaries and employee benefits	10,331,707	9,294,269
Net occupancy and equipment expense	1,842,702	1,706,778
Data processing fees	1,082,143	1,018,464
Professional fees	498,406	772,812
Marketing expense	545,990	598,036
Printing and office supplies	158,877	165,248
State financial institution tax	423,926	373,224
FDIC Insurance premiums	411,000	342,089
Other	2,261,155	2,060,441
Total non-interest expense	17,555,906	16,331,361
Income before Income Tax	11,083,267	8,366,578
Provision for Income Taxes	2,955,567	2,285,364
Net Income	$ 8,127,700	$ 6,081,214
Basic Earnings Per Share	$ 5.21	$ 3.92
Diluted Earnings Per Share	$ 5.13	$ 3.87

Keeping our community SMILING



Mark Pi Jr.
President at Sunrise Foods

"Sunrise began to grow very quickly and several other banks were unable to meet our needs. Heartland Bank partnered with Ohio Development Services Agency on their Collateral Enhancement Program and was able to finance us when other banks turned us down. Heartland Bank has been able to meet our banking needs ever since!"



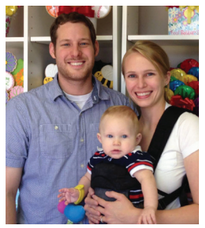
Victoria Burton
CFO at Burton Metal Finishings

"Heartland Bank stood beside the Burton family when many banks would have walked away. They represent many things that are difficult to find in the business world today. The employees of the bank personally know who you are and find ways with their expertise to help get you the financing that fits your needs."



Brad Jalovec
Route 62 BBQ

"Heartland Bank has been my partner in business since we opened in 2007. Being located in a small, rural community, I was looking for a bank that would take a personal interest in my business and financial matters. Over the past eight years, I have been impressed with their professional approach and personal touch. I look forward to continuing our relationship for many years to come."



Christian and Sybil McCoy
Cookie Bouquet

"Without Heartland Bank, I wouldn't be in business. Cookie Bouquets was a struggling on-line provider of cookies arranged in floral like bouquets for special occasions and holidays. I wanted to buy it and capitalize on its footprint in the world of e-Commerce. Having just completed my one year anniversary, I couldn't be happier and more proud of our performance to date. Heartland Bank is a true trusting partner in every sense of the word."



David Patel
Indus Hotels

"Indus Hotels is committed to building long-term relationships with our customers, employees, and our investors. Heartland Bank shares that same passion. Most importantly, Heartland Bank was there for us when we needed them the most; at the depth of the last recession. For that, we are extremely grateful. Thank You, Team Heartland!"



Taking Stock in Your Community

When you buy shares in Heartland BancCorp, you're supporting an entire community and a trusted institution that shares your values of hard work, personal commitment, community support and sound financial practices.



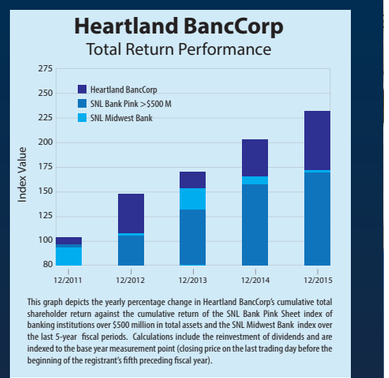
Interested in becoming a Shareholder?

To learn more about Heartland BancCorp shares, please contact one of the following:

- Scott McComb, Chairman, President and CEO of Heartland Bank or Jennifer Eckert, Vice President, Compliance Officer and Corporate Secretary (614) 337-4600
- Your Financial Advisor
- Heartland Investment Services (614) 839-2265

HLAN Heartland BancCorp is currently quoted on the over-the-counter (OTC) Bulletin Board Service under the symbol HLAN.

Heartland BancCorp | ir.HeartlandBank.com



This graph depicts the yearly percentage change in Heartland BancCorp's cumulative total shareholder return against the cumulative return of the SNL Bank Pink Sheet index of banking institutions over $500 million in total assets and the SNL Midwest Bank index over the last 5-year fiscal periods. Calculations include the reinvestment of dividends and are indexed to the base year measurement point (closing price on the last trading day before the beginning of the registrant's fifth preceding fiscal year).

Statements made are a reflection of past performance of the bank and holding company and should not be considered a projection of future performance. Investments involve varying degrees of risk, including possible loss of principal. Funds held in corporate stock are not considered a deposit of the bank or bank holding company, not guaranteed by the bank or holding company and are not insured by the FDIC or any government agency and may lose value.

8 Caring for our COMMUNITIES

A Tradition of Giving

104.9 The River's Mission Backpack
Asian American Commerce Group
Better Business Bureau of Central Ohio
CD102.5 For The Kids
Central Ohio Diabetes Association
Columbus Kappa Foundation
Crew Soccer Foundation
Croton Church of Christ Food Pantry
Dublin Food Pantry
Ernie Reyes World Martial Arts Association
Gahanna Lincoln High School DECA
Gahanna Residents in Need (G.R.I.N.)
Gahanna Soccer Association Sponsor
Grove City Food Pantry Emergency Services, Inc.
Grow Licking County
Johnstown Athletic Boosters
Johnstown Food Pantry
Licking County Courthouse Lighting Committee
LifeTown Lessons For Life
Lutheran Social Services Food Pantry
March of Dimes - March for Babies
Masonic Learning Centers for Children with Dyslexia
Mental Health America of Licking County-YES Program
NES Hop (PACT)
OCAT (Airport)
An Evening of Ohio Wine and Food, benefiting Ohio 4-H Youth Development
Ohio 4-H Celebration of Youth
Ohio Children's Hunger Alliance
Oldtime Farming Festival
Pelotonia
Relay For Life
Reynoldsburg Helping Hands Food Pantry
Rhema Christian Center
Southwestern City Schools
St. Matthews Catholic Church - Gahanna
Stephanie Spielman Fund
The James Cancer Hospital
The Open Shelter
Tyler's Light
UNCF Walk for Education
United Way of Central Ohio
USO
Victory Ministries For Children's Outreach Program
Vineyard Grace Fellowship
Westerville Area Resource Ministry (W.A.R.M.)

Employee Initiatives

104.9 The River's Mission Backpack
18th annual Heartland Bank Charity Golf Classic
Girl Scouts Financial Literacy
Johnstown Monroe's Searfoss Elementary School 4th grade Financial Literacy
8th Annual Money Matters Free Financial Summit
Tiney's Team Pelotonia ride for cancer research
Silent Auction at annual Holiday Party to benefit local food banks and non-profits

Heartland Bank Sponsored Events

Farm Science Review
Gahanna Creekside Blues & Jazz Festival
Grove City Arts in the Alley
Hartford Fair
Hilltop Bean Dinner
Johnstown Fireman's Festival
Newark Bluegrass on Main Street
North Market's Craft Brew Festival
Reynoldsburg Tomato Festival
Summer Jam at Westgate Park
Westerville Music & Arts Festival

2015 at a Glance

Columbus Crew SC Partnership:
This Preferred Banking Partner sponsorship has provided Heartland Bank with the opportunity to reach a new demographic of customers with on-site signage at MAPFRE Stadium, suite access to every event, pre-game plaza appearances, a Crew SC debit/credit card program and endorsement with Crew SC Midfielder, Wil Trapp.

Heartland Bank RV
Made appearances at both Ohio State football games and Columbus Crew SC matches, local parades and festivals and youth soccer events in central Ohio. The RV even served as the backdrop for the USO Tailgate for the Troops cookout that served 250 military veterans this fall.

Product Launch:
Launched free suite of security features in 2015, including Trusteer Rapport by IBM, an online fraud protection software that mitigates financial malware infections and Card Valet, a smartphone app that not only detects unauthorized account activity, but allows users to control debit card usage.

OSDC Awards

The Ohio Statewide Development Corporation named Heartland Bank as their 'Bank of the Year' and VP, Commercial Relationship Manager, Bob Crow, as their 'Lender of the Year' for their work with OSDC to obtain financing approval for six different businesses representing a total projected investment of over $6 million.


OSDC Bank of the Year


OSDC Lender of the Year - Bob Crow


Celebrating pre-game at the Crew SC v. Timbers MLS Cup Championship match at MAPFRE Stadium


Celebrating Dublin's St. Patrick's Day Parade



Hosted Tailgate for the Troops event prior to the OSU v. Northern Illinois game


Agribusiness Intern Brandon Spangler is honored by CEO Scott McComb and VP, Manager of Agribusiness Joel Oney for his work in our Internship Program



Proud to partner with 104.9 The River to accept school supply donations for Mission Backpack


Crew SC Midfielder, Wil Trapp #20, hands out trophies at the Gahanna Fall Open


Heartland Bank Tiney's Team at the Pelotonia 100 mile finish line


Hilliard dignitaries join CEO Scott McComb at the groundbreaking ceremony on August 26

Leadership and TEAMWORK

Heartland Senior Management Team



G. Scott McComb
Chariman, President and CEO



Carrie L. Almendinger
EVP, Chief Financial Officer



Steven C. Hines
EVP, Chief Administration Officer



Brian T. Mauntel
EVP, Chief Operating Officer



David P. Curby
SVP, Mortgage Lending

Our Senior Management team represents what Heartland Bank is all about: people and the relationships we build as a community bank. Each member not only brings detailed insight, knowledge and expertise to Heartland Bank, but also a passion for helping our customers and communities plan, grow and succeed.



William A. Daily, Jr.
SVP, Commercial Lending Manager



Benjamin J. Babcanec
VP, Head of Retail Administration



Joseph A. Duffey
VP, Director of Credit Administration



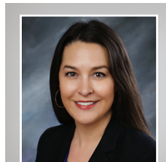
Jennifer L. Eckert
VP, Compliance Officer, Corporate Secretary



Mark J. Posey
VP, Director of Investment Services, Heartland; Investment Executive, Infinex



Ashley A. Trout
VP, Director of Distribution Strategies



Alissa R. Schierberl
AVP, Director of Human Resources



Gretchen A. Hof
AO, Director of Marketing



Heartland BancCorp Directors

Arthur G.H. Bing M.D.
Retired
Plastic & Reconstructive Surgeon

William A. Dodson, Jr.
EVP/Community Relations Director,
Rhema Christian Center

Jay B. Eggspuehler, Esq.
Isaac Wiles

Jodi L. Garrison
CPA, Partner
Hirth, Norris & Garrsion, LLP

John R. Haines
Retired
John R. Haines Insurance Agency

David C. Kotary
Senior Vice President
Marsh & McLennan Agency, LLC

Gerald K. McClain
President
The Jerry McClain Company, Inc.

G. Scott McComb
Chairman, President and CEO
Heartland Bank

Robert C. Overs
Retired, EVP & COO
Technical Rubber Company, Inc.

Gary D. Paine
Owner
Pilot Freight Services

William J. Schottenstein
Principal
Arshot Investment Corporation

George R. Smith
Retired, EVP & CFO
Heartland Bank

Richard A. Vincent
President & CEO
Osteopathic Heritage Foundation and Osteopathic Heritage Foundation of Nelsonville

Heartland BancCorp Directors Emeritus

I. Robert Amerine
Chairman, American Apex Corporation

Jack J. Eggspuehler
President, Aerosafe, Inc.

Tiney M. McComb
Founder, Heartland BancCorp

Cheryl C. Poulton
Executive Chairman, Tech International

Heartland BancCorp Officers

G. Scott McComb
Chairman, President and CEO

Jay B. Eggspuehler, Esq.
Vice Chairman

Jodi L. Garrison
Secretary

Carrie L. Almendinger
Treasurer

Heartland Insurance Services

Agent Representation
Marsh & McLennan Agency, LLC.

Heartland Investment Services

Mark J. Posey
VP, Director of Investment Services, Heartland;
Investment Executive, Infinex

CENTRAL OHIO FOOTPRINT



Call Us Today

1.	Croton	740-893-2191
2.	Johnstown	740-967-6500
3.	Grove City	614-875-1884
4.	Wilson Road	614-351-2100
5.	Dublin	614-798-8818
6.	Newark	740-349-7888
7.	Gahanna	614-337-4605
8.	Reynoldsburg	614-416-0400
9.	Westerville	614-839-2265
10.	Stygler Road	614-475-7024
11.	Capitol Square	614-416-0244
12.	Pickerington	614-321-4919

13. Worthington Christian Village
614-846-6076
14. Friendship Village of Dublin
614-923-0575

General Info

Heartland BancCorp is a registered Ohio bank holding company and the parent of Heartland Bank, which operates twelve full-service banking offices. Heartland Bank, founded in 1911, provides full service commercial, small business, and consumer banking services; alternative investment services; insurance services; and other financial products and services. Heartland Bank is a member of the Federal Reserve, a member of the FDIC and an Equal Housing Lender.

HeartlandBank.com

Proudly serving central Ohio since 1911

Member FDIC NMLS# 440231 Equal Housing Lender

Heartland's Shared Values

- Superior service is our highest priority.
- Productivity is an integral part of our corporate strategy.
- Team players receive the highest rewards.
- Quality is rewarded as well as quantity.
- Rewards will include advancement, recognition and/or incentive compensation.
- Through access to accurate information, we will strive to keep ourselves and our customers informed.
- We will constantly seek to improve how we are perceived by our customers.
- We will empower our employees to perform their duties in a responsible manner.
- We will seek to know our cost of doing business.
- We encourage the exploring of new ideas.
- Our business is to provide customer satisfaction profitability.
- We value loyalty, honesty and integrity in our relationships.
- We are committed to the enrichment of our local communities through our involvement.

Mission Statement

It is Heartland Bank's mission to provide the best personalized financial services at competitive prices for the economic growth and well being of individuals and businesses within our communities. This goal shall be accomplished through well-trained, caring employees with unquestionable integrity, who practice sound and innovative banking principles, which will maximize bank profits and growth.

850 North Hamilton Road
Gahanna, OH 43230

HeartlandBank.com
1 (800) 697-0049

Member FDIC NMLS# 440231 Equal Housing Lender