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FOR IMMEDIATE RELEASE

**Heartland Bank's Laura Matlock Receives Top Award from
Town and Country/Frontenac Chamber of Commerce**

St. Louis, MO (December 9, 2009) --- Laura Matlock, Branch Manager for Heartland Bank's Town and Country and Chesterfield locations, has been named Chamber Business Person of the Year by the Town and Country/Frontenac Chamber of Commerce. She accepted the award at a luncheon today at the Frontenac Hilton.

Ms. Matlock currently serves on the chamber's board of directors as Vice President of Business Affairs, and will serve as President of the board in 2010. She also serves on the board of directors for Little Patriots Embraced, a non-profit organization that provides support to families of deployed U.S. service men and women.

With Heartland Bank since 2007, Ms. Matlock has more than years of banking experience. She resides in West County with her husband and two-year old son.

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Founded in 1887, Heartland Bank is a full-service, independent bank with assets totaling more than \$1 billion. Heartland offers products and services for personal banking, business banking, home mortgage loans and commercial lending services. Heartland also owns Heartland Bank Mortgage, Heartland Bank Financial Securities Group and Heartland Bank Business Credit. The Bank's corporate office is located in Clayton, Mo. and operates a regional headquarters in Denver, Co. For more information, visit www.heartland-bank.com.