



# Business Update

## A MESSAGE FROM KEVIN TENPAS HBB PRESIDENT & CEO



Heartland Business Bank will be celebrating its **10 Year Anniversary** in March 2009. How time flies! It is a time of reflection as I look back at HBB's focused Values, at the heart of which is the development of **Partnerships**. Although the term "partner" can be overused, we believe it best describes our key relationships.

I think about our cornerstone clients who signed on as long-term **partners** with a new business bank. Most of these cornerstone clients remain as partners with us today and are the main reason for our success. Thank you!

These relationships were developed because a team of experienced and focused business banking professionals who became **partners** and committed to the goal of developing a creative, client-focused business banking team. Senior manager Mark Maurer reflects on the last 10 years:

"I am thankful every day for being part of this team and these mutually beneficial partnerships. This is what has made the past ten years so enjoyable." -Mark Maurer, Market President

A decade ago, HBB co-founding partners Dave Rauwerdink and Russ Schuler introduced me to Lynn Fuller and John Schmidt of Heartland Financial USA. And, in 2008, we successfully combined the Heartland Business Bank banking teams in Sheboygan and Green Bay with the Wisconsin Community Bank teams in Madison and Monroe. Joining forces as financial **partners** with Heartland and WCB has allowed HBB to grow large financial relationships, becoming known as what CEO Lynn Fuller refers to as "The Big Bank Punch with the Little Bank Touch."

Special congratulations to award winners John Soper (IMS), S&M Tool and North Wood Flooring, all featured in this newsletter! On behalf of everyone at Heartland Business Bank, may happiness and prosperity be yours in 2009.

*Kevin*

"If we are together nothing is impossible. If we are divided all will fail."

-Winston Churchill

## SOPER NAMED BUSINESS PERSON OF THE YEAR

John Soper Jr., President and CEO of **Industrial Maintenance Services, Inc.** in Escanaba, has been named the 2009 Michigan Minority Small Business Person of the Year by the U.S. Small Business Administration. IMS is a diversified general and heavy construction company which provides professional, technical, and construction services to production facilities, municipalities, government agencies, and the private industry.



"John Soper has shown strength and determination from his decision to serve his country to obtaining his goal of entrepreneurial success," said Richard Temkin, SBA District Director. "We are pleased that SBA's program could play a part in helping him attain such success, and I am proud to announce that he is this year's winner of the Michigan Minority Small Business Person of the Year award."

Soper, a former U.S. marine, honed his experience doing construction work and taking on as many general labor projects as he could in order to provide for his young family. In 1988, he began an apprenticeship with the Michigan Carpenters and Millwrights, where he spent eight years working at the highest level for his position. He provided expertise, organization and leadership to tradesmen, employers and customers. At the age of 31, Soper took the plunge into the world of business ownership and, with a handful of tradesmen and managers, started doing business as Maintenance Services out of a garage next to his home in 1997. IMS had sales of \$600,000 in its first year. Today, IMS has revenues in excess of \$20,000,000 with 400 plus employees. The company is headquartered in Escanaba with additional offices in Minnesota and Virginia.

In 2003, IMS was accepted into the SBA's 8(a) Business Development program, which helps small disadvantaged businesses gain access to federal and private procurement markets. "The 8(a) program is an excellent strategy to ensure profitable growth in a company. There is no other program that could give us the knowledge we have gained as participants," Soper said.

IMS was named as one of the Edward Lowe Foundation's "50 Companies to Watch" in 2007. Soper donates to the Escanaba Area High School for an academic scholarship for any student interested in pursuing a career in construction or a related

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field. Soper also sponsors the boys and girls baseball teams, donates to the local veterans food drive, and has donated tools and equipment for playground construction at several local school districts.

## S & M TOOL AMONG HONOREES

The 27<sup>th</sup> Anniversary of Governor's Conference on Minority Business Development was held on October 1 & 2, 2008 in Milwaukee, WI. HBB's client **S & M Tool, Inc.** was nominated by Mary Jo Nash of the Oneida Tribe for the Outstanding Minority Business Award. The WI Department of Commerce notified Jim Fuss and Joe Leiterman that their company was in the top three for the award. The partners in business, along with their wives, attended the ceremony where they were awarded runner-up – quite an honor in a category shared statewide. HBB is proud of S & M Tool's many ongoing achievements. To continued success in 2009: Congratulations!



S & M Tool, Inc. –

Outstanding Minority  
Business Award Runner-Up

Pictured left to right:  
Rubin Anthony of Wis.DOT,  
Joe Leiterman of S & M Tool,  
Jim Fuss of S & M Tool

## A VERY SPECIAL GUEST




On Veteran's Day, November 12, 2008, Heartland Business Bank held a Team Meeting for both the De Pere (Green Bay) and Sheboygan offices. There were several traditional subjects with a creative flair. On the agenda was a movie about Teamwork featuring the US Navy *Blue Angels*, Security Training Skits and Improvisational Team Building Activities.

To highlight the day, Kevin Tenpas was proud to introduce a very special guest – **Tom Bieberitz**, President of **North Wood Flooring** (pictured, above). Tom shared his success story with the group, emphasizing the team aspects of how he got from starting his business from the ground up to one of HBB's most successful cornerstone clients.

North Wood Flooring was the recent recipient of Wisconsin Business Development's **Wisconsin Business Community Impact Award**. The success of this company cannot be emphasized enough -- it offers economic strength and vibrance to the Coleman, Wisconsin community and beyond. Thank you for all you do!

## WELCOME ABOARD



HBB welcomes Michael Jarosinski to their team. He earned his Bachelor's Degree in Accounting from Lakeland College (Graduated December of 2007) and an Associate's Degree in Accounting from Northeast Wisconsin Technical College in Green Bay (Graduated May of 2005). He has just completed one year of employment in the field of Accounting. Mike, who is new to the banking industry, will be working in the Sheboygan office in the Credit Department as a Credit Analyst Assistant. Born and raised in Pulaski, WI, Mike currently lives in Sheboygan. In his spare time he likes to work on/fix up the house, watch movies, and play sports.

## WISCONSIN BANKS ARE SAFE AND STRONG

During these challenging economic times, it is natural for every individual to be concerned about their personal investments and the stability of the companies holding or managing them. As Wisconsin bankers, we know it's easy to get caught up in the fervor the national media and various talking heads have stirred up in recent weeks. However, rest assured that your money is safe in a Wisconsin bank.

Wisconsin's depository banks – which are very different from Wall Street investment banks – didn't make subprime loans, which means they didn't cause this crisis, nor do they need "bailing out." Investment banks such as Lehman Brothers and Merrill Lynch were not insured by the Federal Deposit Insurance Corporation (FDIC) and were not regulated in the same manner as commercial banks and savings associations in Wisconsin.

Across the country, FDIC-insured institutions entered this economic downturn from a position of strength, and 98 percent have the highest possible regulatory rating. Notably, Wisconsin banks have strong management teams equipped with decades of experience to help get through these tough economic times.

In addition to the safety and strength of Wisconsin banks, consumers should understand the protection granted by the FDIC. Your bank deposits are FDIC-insured for \$250,000 per person, per institution, through December 31, 2009. After that date, the basic FDIC insurance amount will be up to \$100,000 except for certain retirement accounts which will continue to receive up to \$250,000 of coverage. FDIC insurance covers all types of deposits received at an insured bank, including deposits in checking, NOW, and savings accounts, money market deposit accounts, and time deposits such as certificates of deposit.

### CONTACT INFORMATION

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We appreciate your comments! If you would prefer to receive our "Business Update" via e-mail or to be taken off the mailing list, please call toll free 1-877-983-5001, fax (920) 983-2980 or e-mail: [partner@thehbb.com](mailto:partner@thehbb.com)

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