



# Business Update

## HAPPY ANNIVERSARY eDEPOSIT

It's been a year since we began providing our clients the flexibility and ease of banking from their desk. Heartland Financial clients across the country from Montana to New Mexico to the Midwest to the New England States have taken advantage of this product, making their banking and funds collection process quicker and easier.

Instead of going to the bank or mailing your deposits, you too can bring the bank to you. You can scan checks right on your desktop and send them to us electronically. Have multiple locations? No problem—eDeposit will consolidate all locations' deposits into one account. With eDeposit you can access your account faster without burning an ounce of gas.

Call us today to get your eDeposit system installed and you too can begin receiving the benefits of faster, easier and more efficient ways of doing your banking.

One of HBB's cornerstone clients, Wisconsin Aluminum Foundry, is one of the companies using eDeposit. This is what they had to say about it:

"The scanner is very user-friendly and is an effective tool to get the checks deposited *fast* – and we don't have to make an extra trip to the bank! The bank emails us within minutes that they have received our deposit. For convenience, ease, and speed, this system gets two thumbs up!" -Ruth from WAF



Julie Burbey, WAF; Pam Dekker, Sr. Vice President, HBB; Mark Maurer, Market President, HBB; Ruth Haese, WAF

## BE A PROFIT MASTER!



The two-day seminar Profit Mastery: Practical Tools for Control, Survival and Success on October 24 and 25, 2007 is approaching quickly. Please refer to the **informative brochure included** with this newsletter which also provides a **handy registration form**.

### OVERVIEW

- ✓ Using Financial Statements
- ✓ Planning a Sound Financial Future
- ✓ Financial Forecasting
- ✓ Cost, Volume, Profit Relationships
- ✓ Providing for Sudden or Critical Change
- ✓ Planning for Business Transition

This seminar is backed by a **MONEY BACK GUARANTEE!**

The time is now! Contact Carol Brazzale at 920-803-6001 or [cbrazzale@thehbb.com](mailto:cbrazzale@thehbb.com) for more information or to answer any questions. HBB is committed to providing the best opportunities to ensure optimum business growth for all clients. Looking forward to seeing you there!

## GREEN BAY OFFICE WELCOMES NEW SENIOR VP



Heartland Business Bank welcomes Les (Butch) Berns to its team as Senior Vice President. Butch has twenty-one years of commercial banking experience and has both an undergraduate degree and MBA from the University of Wisconsin – Madison. Butch makes his home in Suamico along with his wife, Mary, daughter Erin, 16 and Sam, 14. Butch's hobbies include shooting pool, listening to music, playing golf (badly!), and attending Erin and Sam's athletic and scholastic events. HBB is very pleased to have Butch on board!

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### Heartland Business Bank

A Branch of Wisconsin Community Bank

[www.thehbb.com](http://www.thehbb.com)

September 2007

## GRAND OPENING FOR CHAMPION, INC.

On July 24, 2007, Champion, Inc. of Iron Mountain, Michigan celebrated the construction of their new office building located at 180 Traders Mine Road in Iron Mountain with an Open House. Over 250 business associates and colleagues were welcomed to Champion's new North American headquarters. Champion, Inc. has been an HBB cornerstone client since 2005.

For the past 52 years, Champion's offices were located at 105 East A Street in Iron Mountain, as well as having offices in a building on the north side of town. With the construction of the new building, Champion is now able to consolidate all their business units into one location. Housed at the new location are Champion, Inc. Administration, Champion Charter Sales & Service, Champion Concrete, Project Service, Inc. and Gundlach Champion.

Champion Inc.'s permanent employees number approximately 350 with offices in nine states.



Some of the estimated 350 employees of Champion, Inc. in front of their new building.

## HBB PARTICIPATES IN PANEL

On Thursday, June 14, HBB lent expertise to the USDA B&I Loan Underwriting Audio Conference called "Advance Underwriting Tips for the Commercial Loan Underwriter." The conference was hosted by Coleman Publishing and had approximately 100 attendees.

Because the USDA's Business and Industry loan program has a myriad of rules, underwriting these commercial loans can be a daunting task. The small number of loans processed each year (less than 1,000), coupled with the large amount of each loan, makes it difficult to become an expert B&I loan underwriter. Coleman Publishing put together a program to understand hidden tricks and expedite the processing and approval of B&I loans. HBB's credit department is proud to be a part of sharing knowledge and to serve clients using the USDA's special programs.

## EDUCATION IS SERIOUS BUSINESS

In this progressive and competitive society in which we live, higher education has become a necessity. However, with the cost of living continually on the rise, college tuition has become nearly unattainable for some. This is where Scholarships, Inc. can help.

Scholarships, Inc. is a non-profit organization that was founded in 1962. The scholarships are made possible almost exclusively from donations and are granted based on financial need to qualified young adults from Brown and Door Counties in pursuit of a college education. In 2007, over \$350,000 was disbursed to deserving students. The Scholarships, Inc. fund currently has a balance of over \$4,000,000.

Heartland Business Bank's Northeast Wisconsin Market President, Craig Aderhold, is president as well as one of Brown County, Wisconsin's directors of Scholarships, Inc. Craig has been a part of Scholarships, Inc. since 2000. He has been their president since Spring 2005.

On July 30, 2007, Scholarships, Inc. held their 8<sup>th</sup> Annual "Tee It Up For Education" golf outing. This event is Scholarship, Inc.'s largest fundraiser with all proceeds going directly into scholarships. When signing up for the golf outing, you can choose a donation level from "Undergraduate" to "Magnum Cum Laude", a creative way to reinforce the purpose and importance of this day. It definitely puts the "FUN" in Fundraiser!

With the cost of higher education increasing substantially each year, the significance of this organization is irrefutable. Craig was proud to announce that his own Heartland Business Bank was a Sponsor Magnum Cum Laude for the event. When asked what being a part of Scholarships, Inc. means to Craig, he said, "It is a wonderful privilege to be instrumental in giving local, deserving students, who likely would not attend college due to the cost, the ability to reach for their dreams."



(Far Left) Wendy Osero, Administrative Assistant, SI; Joanne Angeli, Executive Director, SI; Board Members/Golf Outing Organizers, SI; & Craig Aderhold, HBB, (Far Right)

### CONTACT INFORMATION

- Sheboygan, WI 800-793-6001 or 920-803-6000
- Green Bay, WI 877-983-5001 or 920-983-5000

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)