

Business Update

Holiday Greetings

Thanks to you, 2003 was another record year for Wisconsin Business Bank. As we draw near to our most joyous season, let us share the successes of the past and hopes of the future. Economic improvement appears to be on the horizon. The banking industry continues to change, but Wisconsin Business Bank's values will not change. You—our clients, friends and business advisors—have been good to us and we will continue to show you our appreciation. From the entire Wisconsin Business Bank team, may you and your family celebrate the joys of health, happiness, prosperity and peace this holiday season and throughout the New Year.



Wisconsin Business Bank
www.wisbusbank.com
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Welcome Aboard

Wisconsin Business Bank is pleased to introduce you to the two newest members of our team.



Laurie Ryan-Donnell has been appointed Vice President-Business Development SBA Lending. Laurie will join Ric Larson in our Minneapolis office and will concentrate on the origination of

SBA loans in the Minnesota market. Laurie has approximately 12 years of SBA lending and marketing experience, specializing in commercial real estate. She and her husband Mike relocated to Minneapolis from Northern California several years ago. Laurie enjoys golf, skiing, cooking and travel. She is an active member of Financial Women International, Commercial Real Estate Women, a past board of member of the Minnesota Bank Marketing Association and Dollars for Scholars. You can contact Laurie via e-mail at ldonnell@wisbusbank.com or by phone at 763-746-0518.

Mary Montbriand has joined our team as Teller/Administrative Assistant in the Green Bay office. Prior to joining Wisconsin Business Bank, Mary spent six years as an office assistant at Creative Business Brokers and also had many other similar positions. Along with many years experience, Mary brings along friendly client service skills. This part-time position with Wisconsin Business Bank allows Mary more time to spend working on her yard and being creative around the house.



Heartland Financial USA, Inc.

Wisconsin Business Bank's parent company, Heartland Financial USA, Inc. officially celebrated its move to the NASDAQ Stock Exchange with Lynn B. Fuller, Chairman and CEO presiding over the September 2, 2003 trading day opening ceremony held at NASDAQ's Market Site broadcast studio. Heartland shares began trading on the NASDAQ in May 2003.



Heartland is a \$1.9 Billion financial services company with seven banks in Iowa, Illinois, Wisconsin, New Mexico and Arizona. Our Wisconsin Business Bank team is excited about our Heartland affiliation and our role in assisting to

achieve its growth goal only made possible by the many partnerships we have established in our current Wisconsin Business Bank markets. We appreciate and value your support!

Manufacturing Awards

Wisconsin Business Bank was proud to be a co-sponsor, along with Virchow Krause & Co., of the 4th annual Green Bay Area Chamber of Commerce Manufacturing Awards of Distinction event held at the KI Center in Green Bay on November 13. There were 170 in attendance. Congratulations to the following manufacturing companies in Northeastern Wisconsin who received regional award recognition:

Small Manufacturer: **Fosber America, Inc.**

Medium Manufacturer: **Tufco Technologies, Inc.**

Large Manufacturer: **WS Packaging Group, Inc.**

Export Manufacturer: **The Hudson-Sharp Machine Co.**

E-Commerce Manufacturer: **WS Packaging Group, Inc.**

Emerging Manufacturer: **Green Bay Converting, Inc.**

These winning companies are now eligible to compete at the 16th annual 2003 Wisconsin Manufacturer of the Year (MOTY) black-tie event held at the Pfister Hotel in Milwaukee on February 26, 2004. The award selection process will be made by a panel of independent judges based on the following criteria: financial growth and consistency, future growth prospects, product development, manufacturing process, technological advances, operational excellence and continuous improvement, employee commitment, customer focus, community support and involvement, and management philosophy. We are also proud to give recognition to the following friends and partners of Wisconsin Business Bank who have been recent recipients of the prestigious MOTY awards:

American Orthodontics (2002)

Non-Metallic Components Inc. (2001)

Sargento Foods Inc. (2001).

Although the application deadline for the 2003 MOTY event has passed, you may contact any of our business bankers if you have an interest in learning more about this opportunity for recognition in the future.

Manufacturing Matters! Do you have a vested interest in retaining manufacturing in Wisconsin? If so, you may benefit from attending Wisconsin Manufacturing Extension Partnership's Manufacturing Matters! conference to be held May 19, 2004 at the Midwest Center, Milwaukee. This annual event provides an opportunity to learn about lean manufacturing, as well as many other program topics. This conference attracts representation from over 300 Wisconsin manufacturers. Please contact Wenda Roycraft at 920-983-5006 or visit www.wmep.org for additional information.

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

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