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**ROBERT EBY NAMED PRESIDENT AND CEO
OF GALENA STATE BANK & TRUST**

GALENA, ILLINOIS, January 9, 2013 – Galena State Bank & Trust has announced that Robert Eby has been named President and CEO. Eby has over 20 years of experience in the banking industry, most recently as Senior Vice President – Credit Officer at Heartland Financial USA, Inc., parent company of Galena State Bank.

As President and CEO of Galena State Bank, Eby will be responsible for leading the commercial, retail, investment services and wealth management teams for the bank. He will continue to carry out the bank's mission of delivering exceptional customer service while developing new business and maintaining the bank's high level of visibility in its markets throughout Jo Daviess County and northwest Illinois. He will also serve as a member of the bank's Board of Directors.

"We are excited to welcome Bob to the Galena State Bank team," said Jerry Murdock, chairman of the Galena State Bank board of directors. "Having worked at Heartland for 6 years, Bob brings a high level of understanding of how Galena State Bank operates and he has embraced our commitment to exceptional customer service."

Added Drew Townsend, outgoing President and CEO at Galena State Bank, "Bob's management style and leadership philosophy are consistent with our bank's customer and employee-focused culture. We worked very hard during our search and selection process to ensure that the bank's culture, focus on its communities and client service commitment would be enhanced as the bank moves forward."

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Eby's extensive commercial banking experience encompasses leadership positions in Midwestern banks ranging from small community banks to large regional organizations. He has significant expertise in commercial and agricultural lending, including US Small Business Administration (SBA) and United States Department of Agriculture (USDA) government-guaranteed loans.

Eby holds a degree in Business Administration with an Accounting major from Mount Mary College in Yankton, South Dakota. In addition to various seminars offered by the American Bankers Association and the Risk Management Association, Bob has attended Commercial Lending School and the Graduate School of Banking at the University of Colorado.

Eby has always been active in his communities and will look to be involved in the Galena community as well. He has served on the Area Residential Care ARC Corporate Games Committee, the American Heart Association's Annual Campaign, Luther Manor's Annual Appeal, Clarke University Annual Appeal and Dubuque Youth Football. Eby may be reached at 815-777-0663.

About Galena State Bank

Galena State Bank, founded in 1966, is a community bank with assets in excess of \$290 million primarily serving Galena; Jo Daviess County, Illinois; and the surrounding area including southwest Wisconsin. The bank has two offices in Galena, one office in Stockton, Illinois and one office in Elizabeth, Illinois. The bank is a member of Heartland Financial USA, Inc. (NASDAQ: HTLF), a diversified financial services company headquartered in Dubuque, Iowa. Member FDIC, and an Equal Housing Lender.

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