



DATE: February 28, 2008

FOR RELEASE: Immediately

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Heartland Bank Introduces The Heartland Bank Ladder CD! Money Management for CD Owners!

GAHANNA, OHIO...On Thursday, February 28th, Heartland Bank introduced the Heartland Bank Ladder CD, which allows customers to have the liquidity of a short-term Certificate of Deposit with the benefit of a longer term and a higher interest rate. "Laddering" money is a time-tested and sound financial strategy that has been used by business savvy individuals for years. Since funds are FDIC insured, it is a great way to invest without the risk that the stock market brings.

The Heartland Ladder CD offers high liquidity and high yield. The revolving 6-month maturity eliminates long-term rate risk and gives the customer frequent access to their principal. The money for the CD is split evenly four ways into a

6-month, 12-month, 18-month, and 24-month maturity with corresponding rates. As each Certificate of Deposit comes due, it rolls into a 24-month term so that when the last 6-month maturity comes due, the process begins all over again. The customer is achieving higher yield in the short term without the burden and cost of having to come into the bank to renew their CD.

“Heartland Bank is committed to bringing customers new products that will assist them in planning their financial future. The Heartland Bank Ladder CD will help to eliminate a lot of the emotional decision-making that CD owners are faced with in today’s market.” Scott McComb, Executive Vice President and Chief Operating Officer said, “Finding a competitive rate over time without all the fine print is becoming harder for consumers. The Ladder allows them to manage their interest rate the way bankers do.”

Heartland Bank operates eleven full-service banking offices in Franklin and Licking Counties. Heartland Bank is a member of the Federal Reserve, a member of the FDIC and an Equal Housing Lender.