



February 22, 2012

Heartland Financial USA Positioned for Growth with Enhanced Loan Servicing Functionality from Fiserv

- | Heartland chooses LoanServ to automate its loan servicing operations for greater efficiency and fewer errors
- | LoanServ can help maximize loan performance, ensure regulatory compliance and scale with the institution to support additional portfolio acquisitions

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that [Heartland Financial USA, Inc.](#) (NASDAQ: HTLF) has chosen [LoanServ™](#) — the online, real-time loan servicing solution from Fiserv — for its mortgage servicing needs. With LoanServ, Heartland will be able to optimize and automate most of its loan servicing operations and processes while pursuing its lending growth strategy.

Heartland chose LoanServ when its volume increased and loan servicing needs became more complex. By selecting LoanServ, the institution will benefit from integration with Signature[®] bank platform from Fiserv along with access to enhanced servicing functionality. Built into the rules-driven, highly automated LoanServ platform are specific functionalities such as default management and loss mitigation that are designed to streamline the management of assets and maximize loan performance. Additionally, Heartland is taking advantage of the investor rules functionality within LoanServ, which gives clients the ability to manage investor activities without having to wait for overnight data updates.

"Our aim is to inject the highest possible levels of efficiency and regulatory compliance into our mortgage servicing processes, so we can serve our clients better and increase profitability at the same time," said Douglas Hortsman, president of Dubuque Bank and Trust, Heartland's flagship bank. "The LoanServ platform from Fiserv offers the best combination of functionality and scalability, and allows us to pursue additional portfolios with investors such as Fannie Mae, Freddie Mac and Ginnie Mae."

The deployment of LoanServ builds on the long-standing relationship between the two companies. In 2011, Heartland renewed a debit processing contract with Fiserv, and also recently signed up to use ReserveLink[®], a deposit reclassification solution from Fiserv. Additional Fiserv products used by Heartland include ACCEL/Exchange[®] PIN debit network, Prologue™ Accounts Payable, Prologue General Ledger and a variety of solutions from the company's Output Solutions line of business.

"Fiserv is committed to developing and offering solutions that help our clients better run their businesses and in turn, provide exceptional service to their customers," said Kevin Collins, president, Lending Solutions, Fiserv. "With its real-time processing and built-in workflows and default management capabilities, LoanServ is the type of solution that servicers can rely on to be successful in today's lending environment. We are confident that the functionality of LoanServ will enable Heartland to start realizing benefits almost immediately."

LoanServ is available to help automate all loan servicing processes, including integrated default management and collections, cashiering, escrow and investor accounting for both closed-end and revolving loans. With the LoanServ solution, data transactions are available online, in real-time so lenders don't have to contend with the limitations associated with an end-of-day batch processing cycle. The rules-based architecture of the platform lets lenders such as Heartland Financial manage data in a way that is meaningful to their business.

Additional Resources:

- | Heartland Financial USA, Inc. - <http://www.htlf.com/>
- | LoanServ from Fiserv - <http://bit.ly/rAP329>

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit www.fiserv.com.

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Source: Fiserv, Inc.

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