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## **CBAO & BKD Spotlight Winner of BKD Award for Excellence & Innovation**

*11<sup>th</sup> annual award recognizes high-performing, pacesetting CBAO member banks & thrifts*

Cincinnati, OH – Robert L. Palmer, president and CEO of the Community Bankers Association of Ohio (CBAO), and Craig D. Liechty, partner with the Cincinnati office of **BKD, LLP**, announced Heartland Bank is the recipient of the 2009 BKD Award for Excellence & Innovation.



Co-sponsored by CBAO and **BKD**, one of the 10 largest CPA and advisory firms in the U.S., the annual award recognizes high-performing CBAO members that proactively ensure a healthy future for their bank and community.

“Congratulations to Heartland Bank on being recognized for its creative and cutting-edge products and services that enhance its position as a strong and consistent partner in the communities it serves. Not only has Heartland Bank maintained the highest quality products and services during these difficult economic conditions, it continues to be innovative, resulting in new opportunities for customers and community. The community banking industry is built on the philosophical foundation of the highest level of quality service to the customer and giving back to the community, and Heartland Bank exemplifies this,” said Palmer.

Scott McComb, President of Heartland Bank, commented, “Our Money Matters Financial Summit was successful because we recognized the need to provide free financial literacy training to individuals in the Central Ohio community. We identified expert presenters and, with more than 250 attendees, this was a clear statement about the program’s value. Based on many positive and grateful comments from attendees, we knew our efforts to provide a place for people to get correct and useful information was the right thing to do. We are committed to providing this public service program in 2010 to continue helping individuals improve their financial decision-making knowledge and more wisely manage their finances.”

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**BKD, LLP** with offices in Arkansas, Colorado, Illinois, Indiana, Kansas, Kentucky,  
Mississippi, Missouri, Nebraska, Ohio, Oklahoma & Texas

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The award, presented at the recent 35<sup>th</sup> annual CBAO convention, held this year in Cleveland, recognized Heartland Bank for its demonstration of commitment, leadership and financial support to the communities it serves.

BKD Partner Craig Liechty commented, “Recognizing Heartland Bank, this year’s winner of the 11<sup>th</sup> Annual BKD Award for Excellence & Innovation, is a statement about the strong connection between community banks and the communities in which they serve. In these challenging economic times, Heartland’s free programs helped educate consumers and provided attendees with tools for making sound financial decisions. We applaud the bank’s sponsorship of these informative sessions and its pledge to continue this program in the future. The example set by the bank’s leadership and its commitment to improving financial literacy make it a deserving winner of the 2009 BKD Award and we are pleased to acknowledge them.”

Past recipients of the BKD Award for Excellence and Innovation are: The Citizens Bank of Sandusky, The Metamora State Bank, The Farmers & Merchants State Bank, Archbold; 1<sup>st</sup> National Community Bank, East Liverpool; North Valley Bank-Zanesville; ShoreBank, Cleveland; Hicksville Building, Loan & Savings Bank; Farmers Citizens Bank of Bucyrus; New Richmond National Bank and Heartland Bank, Gahanna.

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#### **About BKD**

**BKD** is the top-tier U.S. CPA and advisory firm that delivers its experience and service with a deep understanding of your business, your needs and what it takes to improve your business performance. BKD’s approximately 2,000 personnel, including approximately 250 partners, are based in 32 offices serving clients in 50 states. To learn more, visit [www.bkd.com](http://www.bkd.com). BKD National Financial Services Group works with more than 1,000 community-based financial institutions and provides solutions that help strengthen financial performance, improve operations and mitigate risk.

Praxity, AISBL, a global alliance of independent firms, enhances BKD’s ability to serve the dynamic needs of multinational clients. Praxity™ provides the gateway to tax, assurance and consulting services delivered by alliance firms committed to the highest standards required in international business.

The **Community Bankers Association of Ohio (CBAO)** is Ohio's oldest statewide financial trade association representing independent community bank and thrift institutions. CBAO has the influence to effectively serve, protect and promote the interests of its members through legislative and regulatory representation, an annual convention and trade show, special events, partner programs, insurance and financial services, education and training, communications, and other valued services. CBAO exclusively represents community bank and thrift institutions in Ohio who serve their communities through 1,320 locations and 16,230 employees, with more than \$61 billion in assets, \$48 billion in insured deposits and over \$45 billion in net loans.

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