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## Heartland Financial USA, Inc. Reduces Reserve Requirements Using ReserveLink from Fiserv

- | **Highest consistent sweep efficiency available on the market today**
- | **Elimination of Federal Reserve required balance**
- | **Fully automated "lights out" functionality**

**Brookfield, Wis., September 1, 2011** - [Fiserv](#), Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, announced today that [Heartland Financial USA, Inc.](#) (NASDAQ: HTLF) has signed on to use its ReserveLink® deposit reclassification solution. ReserveLink will help Heartland to generate additional investment income by greatly reducing or eliminating the need to maintain balances in accounts at the [Federal Reserve](#).

Using ReserveLink from Fiserv, Heartland, a \$4 billion multibank holding company, sweeps transaction account balances into non-transaction accounts, converting low-interest bearing Federal Reserve account balances into earning assets.

"We needed to replace our former product with a solution that was scalable, supported, efficient and provided enterprise licensing," said [Brian Fox](#), executive vice president of Operations at Heartland. "Assistance from Fiserv, including comprehensive maintenance and support plus the ability to eliminate manual processes played a big part in our decision to go with ReserveLink."

"ReserveLink from Fiserv has the highest sweep efficiency available on the market today, enabling our clients to reduce their reserve requirements by 90 percent or more," said Brian Jorgenson, vice president of Operations, Global Payment Solutions Cash & Logistics, Fiserv. "Plus, ReserveLink works as a fully "lights out" solution, with all analysis, funds sweeping and reporting handled in an automated, unattended fashion."

In addition to ReserveLink, Heartland Financial uses the Signature™ bank platform, debit processing, ACCEL/Exchange® PIN debit network, Prologue™ Accounts Payable, Prologue General Ledger and a variety of solutions from Output Solutions at Fiserv.

### Additional Resources

- | Heartland Financial USA Inc. - <https://www.htlf.com>
- | Federal Reserve - <http://www.federalreserve.gov/>
- | Headshot of Brian Fox, EVP of Operations at Heartland - <http://bit.ly/qfESHp>

### About Heartland Financial USA, Inc.

Heartland Financial USA, Inc. is a \$4.0 billion diversified financial services company providing banking, mortgage, wealth management, investment, insurance and consumer finance services to individuals and businesses. Heartland has 61 banking locations in 42 communities in Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado and Minnesota. Additional information about Heartland Financial USA, Inc. is available at [www.htlf.com](http://www.htlf.com).

### About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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