



Business Update



TESTIMONIAL DEEMS PROFIT MASTERY "EXCELLENT"

At Heartland Business Bank our goal is to help your business be as successful as possible. For the past nine years we have sponsored the seminar, **Profit Mastery: Practical Tools for Control, Survival, and Success**, which will be held again this year November 3rd & 4th at the Holiday Inn in Manitowoc. In an interview with Tod and Grant Pauly of Wisconsin Concrete Products, Inc. and Aggrecon, LTD they described how attending this seminar has helped them and their two companies.

Q: You both attended the seminar recently, Tod in 2009, Grant in 2008, how would you rate this seminar?

Grant: *Excellent! This seminar provided me with ratio formulas that we have been able to implement into the daily analysis of our businesses. As a manager with limited accounting background it has given me the tools to better understand and utilize our financial statements. It has allowed us to better manage and understand our operations, its cash flows and profitability.*

Tod: *This is the second time that I have taken this seminar. I first took it 15 years ago and then, like now, the experience was outstanding. The instructor Steve LeFever does an outstanding job of providing class participants with a better approach to day- to- day analysis and decision making.*

Q: It is a two day seminar on financial management. Sounds like a pretty big time commitment for a "not so exciting" topic.

Grant: *First let me talk about "the exciting topic." Steve LeFever delivers this topic in a fashion that not only keeps your attention but also engages you in the process. You come away from the two days not only excited but with tools to bring back to your company. As for the two day commitment, it is worth every minute.*

Tod: *I agree with Grant. Throughout the course, I would think how a department or our organization could better utilize the information. The road map provided during the course hangs on the wall of our conference room and I refer to it frequently with our management staff when we have our weekly meetings. We are making better decisions because of this course*

Q: What did you find most beneficial about the seminar?

Grant: *The seminar provided me with so many different tools to manage our business effectively. We are more involved in the end result of our numbers. We know what is behind them and know how they are arrived at.*

Tod: *The seminar made us really think critically when looking at capital expenditures, pricing, cost control and the like. Discussions with our banker and accountant have become much more meaningful and useful. It has truly made our jobs easier as owners and managers. This is an EXCELLENT SEMINAR!*

There is still time to register for Profit Mastery! Contact Carol Brazzale (920-803-6001 or cbrazzale@thehbb.com) to reserve your spot today.



Featured Clients

Aggrecon, LTD and Wisconsin Concrete Products. Pictured left to right, Grant Pauly and Tod Pauly

Aggrecon and Wisconsin Concrete Products are sister companies owned by Tod and Taybee Pauly and operated by Tod and Grant Pauly.

Established in 1986, Aggrecon is a limestone quarry located on 158 acres just outside of Kiel in the Town of Schleswig. The company is a leading supplier of high quality aggregates throughout Sheboygan and Manitowoc County. Aggrecon specializes in producing products with very tight specifications used in the road and construction industries. Throughout the years, Aggrecon has focused on continuous investment in capital equipment allowing them to become a leader in the aggregate industry.

Wisconsin Concrete Products, located at the Aggrecon quarry, is a manufacturer of precast concrete structures. These structures include manholes, box culverts, pipes, roof tiles, and catch basins. In 2006 the company made a significant investment in a state-of-the-art dry cast manufacturing facility. This new equipment and facility has allowed the company to significantly increase production and provide its customers with the highest quality products in the area. Both companies are located at 16800 Little Elkhart Lake Road, Kiel. Phone 920-894-2707.

Heartland Business Bank-Wisconsin Community Bank

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WE ARE GROWING!



Ryan Kauth has joined the Sheboygan office of Heartland Business Bank as Business Banker. Kauth is responsible for the development and growth of Heartland Business Bank's commercial business relationships throughout Wisconsin.

Kauth has a BS degree from the University of Wisconsin-Green Bay and an MBA from the Keller Graduate School of Management. Kauth has served on the Boards of the UW Green Bay Alumni Association, Manitowoc County Habitat for Humanity, and the Manitowoc Noon Optimist Club. He has also volunteered with The Chamber of Manitowoc County, the American Marketing Association Milwaukee, and the United Way of Manitowoc County. In addition, he has taught as an adjunct instructor at UW Green Bay and Lakeland College.

Ryan, his wife Tamara, and their family reside in the Manitowoc area.

Mike Weber has joined Wisconsin Community Bank as its Senior Vice President of Business Banking.

Weber has 13 years of banking experience in Madison and the surrounding communities. He will primarily create new and cultivate existing banking relationships with area businesses.



Weber earned a master's degree in business administration-finance from the University of Wisconsin-Whitewater. He received a bachelor's degree with a double major in business administration and economics from the University of Wisconsin-Stevens Point.

Weber is currently involved with the Sun Prairie Youth Hockey Association. In addition, he has served on various boards and service organizations throughout his professional career in and around Madison. A native of Madison, Weber has lived in Sun Prairie for the last seven years.

FEEL FREE TO CONTACT US

We appreciate your comments! If you would prefer to receive our "Business Update" via e-mail or to be taken off the mailing list, please call Jeanie at HBB Green Bay at 877-983-5001 or email her at jannibale@thehbb.com.

HBB Sheboygan 800-793-6001 HBB Green Bay 877-983-5001
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IT'S A DONE DEAL

On June 24, 2010, Mark Maurer, Market President of Heartland Business Bank, was a featured panelist at the Midwest Business Brokers and Intermediaries (MBBI) educational conference. In the discussion "Where's My Bailout?" panelists revealed the recent changes in government financing programs and how to use them to help complete deals in 2010. Government sponsored programs covered were USDA, SBA and various Bond programs. Mark shared his expertise in detail on USDA financing. To assist you in getting your deal done, call Mark in the Sheboygan office at (920) 803-6006.



Experts in action, from L-R: Russ Plewa, Moderator, M&I Bank; Mark Maurer, Heartland Business Bank; Larry Berning, US Bank; Lynda Templen, Whyte Hirschboeck Dudek, S.C.

BEST PRACTICES TO PREVENT FRAUD

Business news is running rampant with incidents of fraud. Of increased concern is the rapid growth in Automated Clearing House (ACH) fraud. With a simple click of the mouse, large sums of money could be sent anywhere – even offshore – with sometimes little chance of recovering those funds. The bottom line is that ACH fraud and other cyber threats to your financial security are very real.

Heartland Financial is your partner in fighting this crime. The bank has implemented a multi-tiered series of best practices to protect your interests. By taking full advantage of the services we offer, you help to protect your accounts.

Use our Positive Pay and ACH Filter services to ensure only authorized transactions are conducted on your business' account(s). Use our Online Banking services to assist in daily review and reconciliation of activity on your bank account. Report any discrepancies immediately.

Do not be a victim! Be an active participant in the fight against any and all fraud! By using these products and more, you are taking proactive steps to protect the assets you have built for your company through hard work and integrity.

To make sure your business has the maximum protection possible, or if you have questions, please contact Pam Dekker at:

(920) 803-6007 or pdekker@thehbb.com

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