



news

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**SUMMIT BANK & TRUST ANNOUNCES PARTNERSHIP TO PROVIDE
ENERGY EFFICIENCY FINANCING**

BluePath Finance Provides Long-Term Financing for Energy Efficiency Projects

Broomfield, CO, December 17, 2012— Summit Bank & Trust announced today its partnership with BluePath Finance LLC to provide upfront financing for the installation of energy-efficient technologies used by commercial, industrial and agricultural companies as well as the non-profit and public sectors.

BluePath provides financing to install energy efficiency technologies and works side-by-side with energy services companies, OEMs, installers and distributors to offer turn-key solutions. Most systems can save end-users 60% of their energy consumption. Financing solutions are designed so end-users can pay for new installations from reduced utility bills, generating immediate monthly cash flow savings.

John Rhoades, President and CEO said, “We are pleased to team with BluePath to provide an important financing program that can help our local customers become more energy efficient while also improving their bottom line. Companies are seeking ways to be greener, yet many companies struggle to find the up-front capital to complete these important projects. Plus, efficiency upgrades are important in our evolution toward energy independence. BluePath provides the financial model to accomplish this and helps companies see the bottom-line benefit by reducing costs and increasing profits.”

BluePath provides funding for projects with up-front costs of \$100,000 to \$5 million for eligible energy-related projects including lighting and lighting controls; heating, ventilation and air conditioning (HVAC) and building controls; industrial motors and systems; boilers, furnaces and refrigeration systems; and fluid transport systems.

Rhoades added, "Summit Bank & Trust continues to seek innovative ways to provide quality financing programs for our local business and community partners."

About Blue Path Finance

BluePath provides upfront financing for the installation of energy efficient technologies. The company's tailored solutions enable customers to pay for equipment from reduced utility bills and to immediately realize monthly cash flow savings. Working alongside its energy services channel partners, BluePath targets commercial, industrial, municipal and agricultural end-users. With the capacity to fund \$150 million of retrofit projects, BluePath will finance technologies including lighting, HVAC, industrial equipment and pumping systems typically with \$100,000 to \$5 million in upfront costs. Enterprises with at least \$100,000 per year in energy bills or 100,000 sq. ft. under roof are strong candidates. Additional information on BluePath is available at www.bluepathfinance.com. Heartland Financial USA, Inc., the parent company of Summit Bank & Trust, is a minority investor in BluePath Finance LLC.

About Summit Bank & Trust

Summit Bank & Trust is a community bank with offices in Broomfield, Larkridge and Erie. Summit Bank & Trust combines the convenience and service of a local bank with the latest technology to bring customers the best banking experience possible. It's headquartered at 2002 E. Colton Road, Broomfield, Colo., 80027. Visit www.summitbt.com or call (303) 460-4700 for more information. The bank is a member of the FDIC and an Equal Housing Lender.

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