

PRESS RELEASE

6232 N. 7th Street, Suite 202
Phoenix, Arizona 85014
Phone: 602.240.6066
www.bankteam.com

FOR IMMEDIATE RELEASE
November 28, 2005

HORIZON BANK IMPLEMENTS SERVICE PLUS

Phoenix, Arizona - November 28, 2005 - Horizon Bank, headquartered in Michigan City, Indiana, has contracted with BANKTEAM to utilize its SERVICE PLUS™ service quality training for all bank employees. The SERVICE PLUS training helps banks deliver consistently superior levels of service to their customers in order to retain and expand their banking relationships.

Tom Edwards, President & COO of Horizon Bank, explains the key reasons they selected BANKTEAM over other vendors. "BANKTEAM offers a quality product that is delivered right to the employee's desk top. We don't have to schedule our customer contact personnel away from their desks for lengthy training sessions. The one-on-one coaching sessions enable our people to internalize new behaviors to treat customers in a professional and friendly manner."

Edwards has already seen positive results from the SERVICE PLUS training. "Our coaches' training was completed with a great deal of enthusiasm. Supervisors feel confident about how they can manage the level of service quality in their departments. SERVICE PLUS gives them a set of benchmarks in which to measure service quality," Edwards said.

SERVICE PLUS is a comprehensive service-quality enrichment system. It sets clear performance standards throughout the bank, delivers powerful skill-based training and maintains ongoing coaching and mentoring to reinforce performance. Plus, never-ending measurement and recognition activities keep the emphasis on service quality success alive at the bank on an ongoing basis. The entire bank, from executives to entry-level employees, participates in the training.

Bob Brown, President of BANKTEAM said, "SERVICE PLUS promotes enhanced customer retention and expanded customer relationships. The system will assist the bank to develop an energetic coaching environment that supports exceptional service to both customers and fellow employees within the bank."

About Horizon Bancorp:

Horizon Bancorp is a locally owned, independent, bank holding company serving northern Indiana and southwest Michigan. Horizon offers banking, investment and trust services from offices located in Michigan City, LaPorte, Wanatah, Chesterton, Portage, Valparaiso, Elkhart, South Bend and Merrillville, Indiana, and Harbert, New Buffalo, St. Joseph and Three Oaks, Michigan and provides mortgage-banking services throughout the Midwest. Horizon Bancorp may be reached on the World Wide Web at

www.accesshorizon.com. Its common stock is traded on the NASDAQ SmallCap Market under the symbol HBNC.

About BANKTEAM:

Established more than 25 years ago, BANKTEAM offers a full range of service quality and sales enhancement systems to the financial industry in the United States, Canada and Australia. With its headquarters in Phoenix, Ariz., BANKTEAM specializes in helping financial institutions build vibrant coaching cultures that drive ongoing service-sales success.