ACCOUNT CONVERSION GUIDE

Business Banking Services

THIRD COAST® BANK SSB

Welcome!

We're excited to begin the process of transitioning Heritage Bank to Third Coast Bank!

With this conversion comes several changes, and we want to make sure you feel informed and confident about the updates that may happen with your accounts – every step of the way.

We're providing you with this guide to detail important information about your accounts, and to answer some of the questions you may have at this time.

Our team is always here and ready to help should you have further questions or concerns throughout the process. We're committed to making this transition as smooth as possible for you!

THIRD® COAST BANK SSB

Important Information and Dates for You to Know:

JUL 13

Name

The name Heritage Bank will change to Third Coast Bank on Monday, July 13, 2020.

Account Numbers

Your checking, CD, money market, and savings account numbers will change to a 10-digit number. Your loan account numbers will not change.

Routing Number

The bank routing number will change to Third Coast Bank's routing number, **113094149**.

Debit Cards

For now, continue to use your current Heritage Bank debit card. You will receive a new debit card from Third Coast Bank near conversion date.

Checks

For now, continue to use your Heritage Bank or formerly Nixon State Bank checks. Your checks will continue to clear for a period of time post-conversion. However, we encourage you to update your checks upon conversion with your new account number and new routing number. If you would like to order checks from us, please contact your local branch at (855) 485-0600 for your first box of bank checks free.

Online Business Banking Services

Third Coast Bank provides Business Online Banking and a Mobile Banking app* that is loaded with features. View your account balances and transactions, make transfers, pay bills, view statements, and much more.

JUL 6

Bill Pay and Popmoney® will sunset on Monday, July 6, 2020 at 4:00 p.m.

JUL 10

Mobile Deposit will sunset on Friday, July 10, 2020 at 1:00 p.m.
Online and Mobile Banking will sunset beginning on Friday, July 10, 2020 at 3:00 p.m.

JUL 13

You can register for Third Coast Bank's Online Banking at tcbssb.com beginning on Monday, July 13, 2020 at 8:00 a.m.

*Message and data rates from your mobile carrier may apply.

Questions & Answers

Q. When will the system conversion take place?

A. System conversion will take place beginning Friday, July 10, 2020 at 3:00 p.m., and we anticipate all normal activity will resume Monday, July 13, 2020 at 8:00 a.m.

Q. Will my account number(s) change?

A. Your checking, CD, money market, and savings account numbers will change to a 10-digit number. Your loan account numbers will not change. Also, your routing number will change to Third Coast Bank's routing number of 113094149 beginning on Monday, July 13, 2020.

Q. Do I get a choice in the type of account available to me?

A. Yes. Your account(s) will be transferred to a Third Coast Bank account(s) that most closely fits the features and benefits of your existing account(s). If you determine that a different account is more appropriate, simply call (855) 485-0600 or visit your local branch to change your account type.

Q. Can I continue to use my Heritage Bank or formerly Nixon State Bank checks?

A. Yes. Until conversion day of July 13, 2020 use your Heritage Bank checks. Your Heritage Bank checks will continue to clear for a period of time post-conversion. You will need to update any automatic checking payments to your new Third Coast Bank routing number, 113094149. If you order your checks from another vendor, be sure to give your account number and new routing number.

Q. Will I get a new debit card?

A. Yes. If you currently have a debit card with Heritage Bank, you will receive a new debit card near conversion date. Please use your current Heritage Bank debit card until July 12, 2020. However, beginning at 5:00 p.m. on Friday, July 10, 2020 your card will have conversion weekend limits of $300 for ATM transactions and $500 for Point of Sale transactions. Your new Third Coast Bank debit card will become available for use on conversion day, Monday, July 13, 2020. Upon conversion you may call to activate and set your PIN, please call (844) 205-3334.

Q. How will this affect ATM access?

A. All Heritage Bank ATMs will transition to Third Coast Bank ATMs upon conversion. Going forward, you can continue to use any ATM nationwide free of charge!

Q. How will my Treasury Services be impacted?

A. A separate communication that details specific changes will be provided. It will include changes to Online Access, ACH, Remote Deposit Capture, Wires, Bill Pay, Positive Pay, QuickBooks™, and Merchant Services.

Q. What happens to my Online Banking?

A. If you currently use Heritage Bank Online Banking, you will receive instructions with the Third Coast Bank Online Banking login details. You can register for Third Coast Bank's Online Banking at tcbssb.com beginning on Monday, July 13, 2020 at 8:00 a.m.

Q. Will I still be able to use Bill Pay?

A. On July 6, 2020 at 4:00 p.m., the Heritage Bank Bill Pay system will deactivate (sunset), and no new bill payment items may be entered. However, any previously entered items with dates through July 10, 2020 will process as normal.

Q. Will this affect my existing loans?

A. Your loan terms, agreement, and loan number will not change.

Q. Where do I mail loan payments beginning on July 13, 2020?

A. Mail your loan payments to the following address:

Third Coast Bank Loan Payments
Department #150
PO BOX 4466
Houston, TX 77210-4466

Please remember to update any auto-payments that are mailed to the bank to this address.

Q. My Heritage Bank loan payment is automatically deducted from my Heritage Bank deposit account. Will that service continue?

A. Yes, there will be no interruption to existing automatic payments.

Q. Can I continue to use all five Heritage Bank locations?

A. You may continue to use the Heritage Bank locations. Lobby and drive-thru hours will not change. Coming soon are seven more locations (see back page).

Q. Will there be any change to my checking and/or savings account monthly statements?

A. You will receive a final statement from Heritage Bank effective July 10, 2020. Third Coast Bank will match your statement date as closely as possible to the date you currently have with Heritage Bank.

Q. What will happen to my safe deposit box?

A. Your safe deposit box location, key entry and fees will remain the same until your renewal date.

Q. What if I have more questions not answered here?

A. At Third Coast Bank, we put our customers first. If you have a question, call us at (855) 485-0600.

Did you know?

You can make your loan payment through the Third Coast Online Payment portal at tcbssb.com. Click "Payments" on the home page and follow the easy instructions!

Start Here

Look for your existing Heritage Bank checking account in the listing of current Heritage Bank checking account types below to find the name of your **new** Third Coast Bank checking account.

Business Checking Accounts:

If your CURRENT Heritage Bank Checking Account is ...	Your NEW Third Coast Bank Checking Account is ...
Totally Free Business Checking Heritage Small Business Checking	**Select Free Business Checking**
Business Interest Checking Heritage Super NOW Checking	**Business Interest Checking**
Commercial Checking Heritage Commercial Checking Legacy Business Checking	**Commercial Analysis Checking**

Your NEW Third Coast Bank Business CHECKING Account

	Select Free Business Checking	Business Interest Checking	Commercial Analysis Checking
Minimum to Open	$50	$50	$50
Minimum Balance/Fees	No monthly maintenance fee No monthly minimum balance requirement	$1,500 minimum daily balance to avoid $10 monthly maintenance fee	$12 monthly maintenance fee Checks/debits posted $0.14/each Deposits/credits posted $0.35/each Items deposited $0.11/each Strap Currency $0.25/each Rolled Coin $0.10/roll Fees may be offset with earnings credit based on collected account balances
Interest	No	Yes	No
Account Features and Benefits	Up to 1,000 free items per statement cycle (debits/checks, credits/deposits, and deposited items) Online Banking	Online Banking	Online Banking

QUESTIONS?

For the most up-to-date information about the merger and any changes, please visit tcbssb.com/about/heritage-bank.

Keep this guide for future reference.

Start Here

Look for your existing Heritage Bank savings account in the listing of current Heritage Bank savings account types below to find the name of your **new** Third Coast Bank savings account.

Business Savings Accounts:

If your CURRENT Heritage Bank Savings Account is ...

Business Lone Star Money Market
Legacy Business Money Fund

Your NEW Third Coast Bank Savings Account is ...

TCB Business Money Market

An additional Third Coast Bank Savings option ...

TCB Business Savings

A new choice for business savings.

Your NEW Third Coast Bank Business SAVINGS Account

	TCB Business Savings	TCB Business Money Market
Minimum to Open	$50	$50
Minimum Balance/Fees	$100 minimum to avoid $6 monthly maintenance fee	$2,500 minimum to avoid $15 monthly maintenance fee
Interest	Yes	Tiered rates based on balance: $0 - $9,999.99 $10,000 - $24,999.99 $25,000 - $99,999.99 $100,000 - $249,999.99 $250,000.00+
Account Features and Benefits	Six withdrawals per statement cycle ($20 for each withdrawal thereafter)	Six withdrawals per statement cycle ($20 for each withdrawal thereafter)

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Treasury Management Solutions

Did you know?

Treasury Management services are available independently, allowing you to select only the services you need for a customized money management solution that fits your business's needs!

Our Business Solutions and advanced technology can assist you in managing your organization's daily efficiencies so you can focus on what really matters.

Treasury Management Online Banking

Treasury Management Online Banking from Third Coast Bank provides you with a secure and easy way to manage your bank accounts with 24-hour access, 7 days a week.

Basic Treasury Management with Bill Pay

- View account history
- Transfer funds between accounts
- Retrieve account statements
- Download transactions into other programs
- Search transaction history
- View check images
- Unlimited bill payment items
- Establish alerts
- No monthly fee

Deluxe Treasury Management

All of the above plus ...

- Multiple users
- Company-designated administrator
- Additional security with secure tokens
- May establish additional services

ACH Origination Services

ACH Origination Services allow you to originate electronic debits or credits. This service is generally used to transmit credits for paying employees or vendors, or used to transmit debits so you can collect payment from your customers or suppliers. Access via the internet allows you to create your own files or to upload NACHA formatted files from your accounting software.

ACH Positive Pay Services

ACH Positive Pay Service is a fraud detection tool that identifies unauthorized electronic transactions when they are presented from your account. You simply keep a listing of authorized electronic debits by company name and identification number with the bank, and as items present they will be matched against your approved list. Any item that does not match is an exception and you can choose to pay or return the item.

Online Wire Transfer Services

Online Wire Transfer Services offers a fast, secure way for you to send same-day electronic transfers of funds to domestic and international destinations.

Remote Deposit Capture Services

Remote Deposit Capture Services allow you to remotely send check deposits to the bank for processing, while enhancing your reporting and researching capabilities on check items presented for deposit.

mRDC

mRDC, Mobile Business Remote Deposit Services available. Requires a separate app for a smart phone device and unique user credentials.

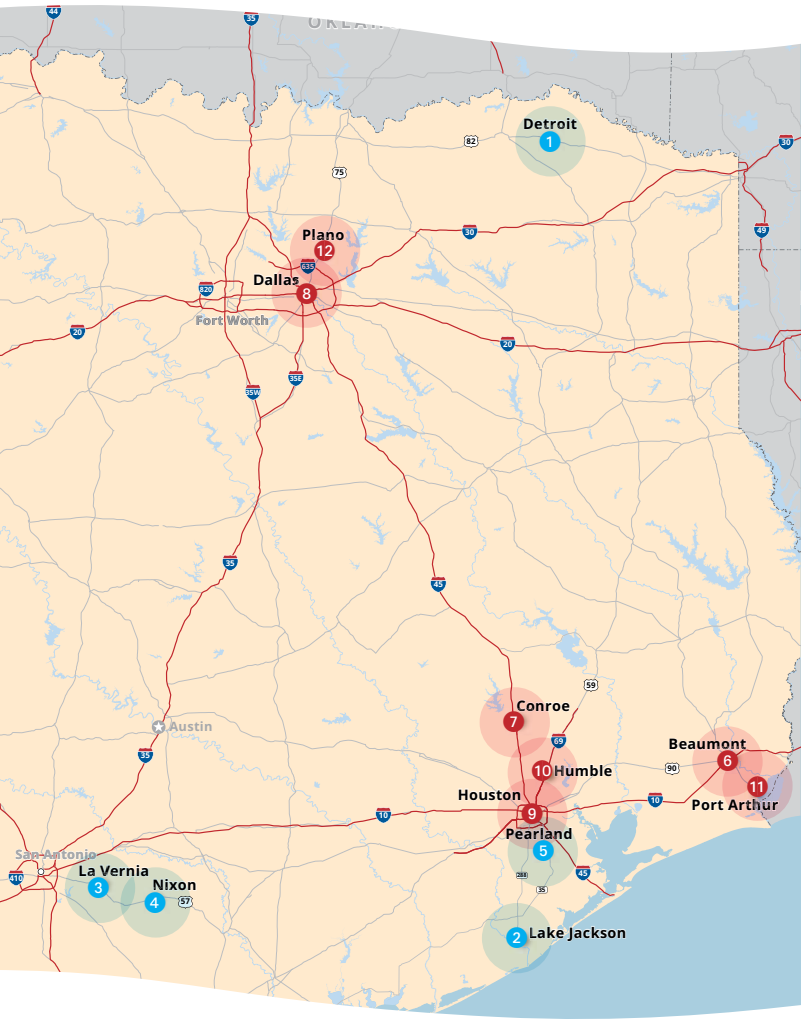
Positive Pay Services

Positive Pay Service is a fraud detection tool that identifies possible unauthorized, stolen, or counterfeit paper checks when they are presented for payment from your account. You simply enter or upload the information for checks you have issued, and all presented checks will be matched against this information. Any item that does not match is an exception, and you can choose to pay or return the item.

SmartPay Express for Business

SmartPay Express (SPE) is an application that allows your customers/residents to make checking account and/or credit card (if approved) payments online. The bank will provide you with a customized URL address as a route of accessing the application, also known as a payment site. Your customers will have the ability to make one-time payments or register payment information with the site, and have additional payment features such as recurring payments, reporting, and other options.

Third Coast Bank Locations



Detroit Branch 1
12038 Hwy 82 West
PO Box 279
Detroit, TX 75436
(903) 674-4355

Lake Jackson Branch 2
85 Oak Dr
Lake Jackson, TX 77566
(979) 297-0600

La Vernia Branch 3
13809 W Hwy 87
PO Box 730
La Vernia, TX 78121
(830) 253-8808

Nixon Branch 4
200 N Nixon Ave
Nixon, TX 78140
(830) 582-1511

Pearland Branch 5
1850 Pearland Pkwy
Pearland, TX 77581
(281) 485-0600

Coming Soon:

Beaumont Location 6
229 Dowlen Rd, Ste C
Beaumont, TX 77706
(409) 861-2700

Conroe Location 7
1336 League Line Rd, Ste 300
Conroe, TX 77304
(936) 249-4031

Dallas Location 8
8235 Douglas Ave, Ste 100
Dallas, TX 75225
(214) 361-5400

Galleria Location 9
1800 West Loop South, Ste 100
Houston, TX 77027
(713) 960-1300

Humble Location 10
20202 Hwy 59 North
Humble, TX 77338
(281) 446-7000

Mid County Location 11
2901 Turtle Creek Dr, Ste 115
Port Arthur, TX 77642
(409) 527-8230

Plano Location 12
1201 W 15th St
Plano, TX 75075
(972) 265-0051

Customer Service
(855) 485-0600

Learn more at tcbssb.com/about/locations

THIRD COAST® BANK SSB

Member FDIC
EQUAL HOUSING LENDER

16015-04 06/2020