



June 2020

From Everyone at Third Coast Bank, Welcome!

As President and CEO of Third Coast Bank, I'm pleased to welcome you to our bank.

We're excited to have this opportunity to serve you, and our goal is for your transition from Heritage Bank to be smooth, positive and rewarding.

To do that, we've included an Account Conversion Guide with this letter which includes important information regarding your accounts. As you review the information, you'll find that we've matched you to the products closest to your existing accounts, and provided answers to questions you may have. We've also included important facts and dates, as well as additional information about Third Coast Bank.

We're a strong and growing organization, committed to serving you, and confident you'll enjoy working with a community bank whose passion is people, innovation and trust. If you have questions or would like to speak to someone personally, please stop in or call us at 855-485-0600.

We look forward to a long and successful partnership!

Sincerely,

A handwritten signature in black ink, appearing to read "Bart Caraway".

Bart Caraway
President & CEO
Third Coast Bank

Please review the enclosed **Account Conversion Guide** and **Important Account Information** booklet for details regarding your accounts.

