



Welcome
Guide

Small Business Banking

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Welcome to Heritage Bank of Commerce

We are grateful for your business and welcome you to Heritage Bank of Commerce. You will continue to receive outstanding service and expertise from your Relationship Manager, strengthened by the resources of a larger bank. Our increased financial strength and capital base allow us to extend more borrowing capacity and offer expanded loan and depository services.

Our goal is to ensure that the conversion of your accounts from Presidio Bank to Heritage Bank of Commerce is as smooth and easy as possible for you and your business. During the holiday weekend of February 15, 2020, we will be converting all your accounts to Heritage Bank's systems. Please take a moment and review the information in this booklet.



Keith A. Wilton

President and Chief Executive Officer
Heritage Bank of Commerce



Clay Jones

President, Community Business Banking Group
Heritage Bank of Commerce

General Information

Checks and Account Numbers

Great news! Your account number(s) will remain the same. You will not need to change any of your automatic vendor payment information at this time. You may continue to use your existing checks until you deplete your current check stock. Please reorder your next supply of checks with us so that we can update the Bank information. If you prefer to order them yourself, please contact us first so that we can provide you with the correct instructions for your check printing vendor.

Statements

CHECK IMAGES

The security of your private information is very important to us. With fraud on the rise, Heritage Bank does not include check images in the statements that we mail to you. Check images are available on our Online Banking system, which you can access 24 hours a day / 7 days a week. Images of deposited items are also available. Online Banking users please note: Your account statement images may not be available online on Tuesday, February 18, 2020. This portion of the conversion will not be completed right away; however you will have access of up to 24 months of statement images as soon as we are able to provide them. We recommend that you print—at a minimum— your last three months of statements prior to February 14, 2020. We apologize for this inconvenience.

GO GREEN

If you would like to discontinue receiving paper statements on your Heritage Bank account, please contact customer service at (888) 494-4599.

Business Debit Card

Your Presidio Bank Business Debit Card will deactivate at 3:00 p.m. PST on February 14, 2020. You will receive your new chip enabled replacement Heritage Bank Visa® Business Debit Card in the mail before February 14, 2020. Please activate and use your new Heritage Bank Visa Business Debit Card any time after **3:00 p.m. PST on February 14, 2020.** You will receive activation instructions along with your new card. Important! Your card number will change. Please update any automatic transactions you may be making with your old card number to ensure payments are not delayed. Traveling? Please notify us to update your card or if you have questions about your new card please call us at (888) 494-4599.

Please note: Heritage Bank has seven ATM locations for your convenience. A list of ATM locations can be found in the back of this booklet. ATM fees will continue to be waived.

General Information

Business Credit Card

If you have a Presidio Bank credit card you can continue to use this card until your new credit card has been issued.

Wire Transfers

The wire transfer cut-off time is 1:00 p.m. Wires can be initiated by filling out a form at a branch. If you have a Wire Agreement on file, you can forward your wire request to your Client Service Officer or our Wire Operations Department at (408) 283-5948.

Codewords

It is very important to us to protect your account information from fraud or the possibility of identity theft. We have steps in place to ensure that we do not release any confidential information unless we feel we have properly identified you. We have created a system where you provide us with a unique CODEWORD that only you will know. This Codeword is for your use only and should not be shared with anyone, including other signers on your account. This Codeword is then used each time you call in as a method to identify you prior to releasing any information about your account(s).

You may establish a Codeword in your branch, with your Relationship Manager or Client Service Officer, or by calling Central Operations directly at (888) 494-4599.

Limited Account Authorization Agreement

If you would like to authorize a non-signer employee in your company to receive balance and activity information, place stop payments, or request transfers between accounts, please complete a "Limited Account Authorization Agreement." These are available in any branch or from your Relationship Manager or Client Service Officer. Each authorized employee will also need to select a Codeword.

Account Changes

After carefully considering your current account features and benefits, your accounts will be converted to a similar Heritage Bank product detailed in the charts below. Please refer to the Product Disclosure included in this mailing for full information about your specific account. Please inquire for current rates.

You will receive a final statement on your Presidio Bank account dated February 17, 2020. All monthly maintenance and/or analysis fees will be waived. In addition, all monthly maintenance and/or analysis fees will be waived on your first Heritage Bank statement.

CURRENT ACCOUNT:	YOUR <i>NEW</i> HERITAGE ACCOUNT:
Business Basic Checking	Basic Business Checking A non-interest bearing checking account available to businesses with low to moderate activity levels.
Business Interest Checking	Business Interest Checking An interest bearing checking account available to businesses.
Non-Profit Non Interest Checking	Legacy Checking Available exclusively to Nonprofit Organizations and Foundations.
Non-Profit Interest Checking	Premium Legacy Available exclusively to Nonprofit Organizations and Foundations. This checking account is interest bearing and allows free check writing and deposits.
Account Analysis Business Checking / Zero Balance Checking	Business Checking (Analysis) A non-interest bearing checking account available to businesses with moderate to high activity levels.
Attorney Trust Interest Checking	State Bar Interest Checking An interest bearing checking account for client trust funds held by an attorney or law firm.
Repo Sweep	Business Interest Checking – funding ICS Sweep
Business Money Market	Business Money Market An interest bearing account with limited check and withdrawal activity.
Business Savings	Business Savings An interest bearing account with limited withdrawals. Statements are provided monthly.
Certificate of Deposit Community Value Certificate of Deposit	Certificate of Deposit An interest bearing account with a variety of terms. Community Value CD will be discontinued, so at maturity you may reinvest in a standard Certificate of Deposit.

Important Information

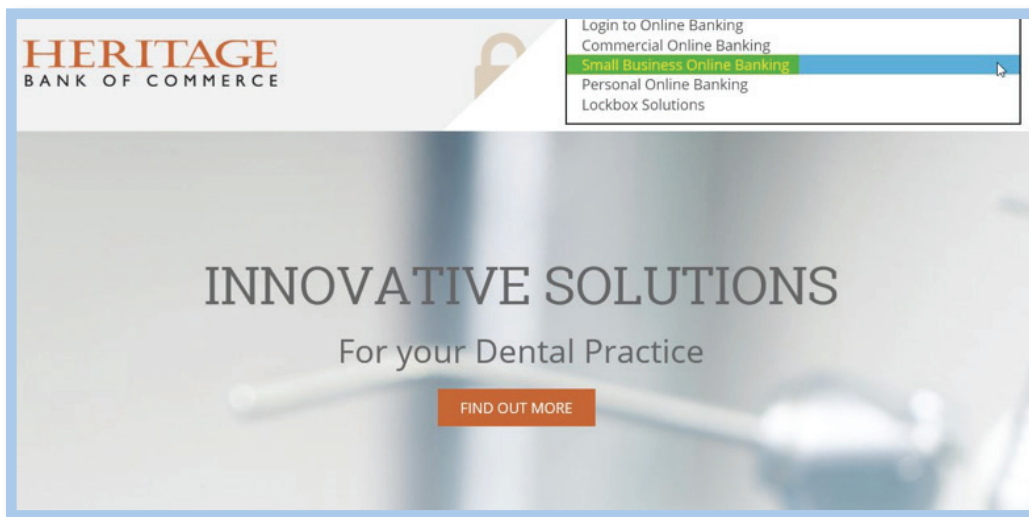
Heritage Direct Small Business Online Banking provides you with 24/7 access to your account information including balances, transactions, and more.

If you are a user of Presidio Bank Online Banking, please login to Heritage Direct Small Business Online Banking on Tuesday, February 18, 2020. Information about each service is highlighted below.

Small Business Online Banking	<ul style="list-style-type: none">• Enroll in Mobile Banking beginning Tuesday, February 18, 2020.• Your account statement images may not be available online on February 18, 2020. Statement conversion may take 30 – 45 days to complete, however, you will have access to up to 24 months of statement images as soon as we are able to provide them. We recommend that you print – at a minimum – your last three months of statements. We apologize for this inconvenience.• Historical transactions will not be immediately available on February 18, 2020. However, 7 – 10 days after conversion you will have access to 90 days of transaction history. Over time this will build to 24 months of information online.• You will be required to set up any recurring transfers you had previously, as they will NOT be converted. Users should take note of their schedules ahead of conversion.• External Transfer is NOT available in Small Business online banking.• Account aggregation is NOT available in Small Business online banking.
Small Business Bill Pay	<ul style="list-style-type: none">• If you are a user of Presidio Bank's Bill Pay service, all the payees you have previously set up will be converted and will be available to you within 2 business days after logging into online banking.<ul style="list-style-type: none">- Payments scheduled to be paid through Friday, February 14, 2020, will be paid as normal.- Payments scheduled to be paid after Friday, February 14, 2020 will not be converted.- Recurring payments scheduled will convert to the new system. Upon first login to the new system, please confirm each scheduled payment was converted correctly. <i>Note: The method of payment may change for some payees.</i>• Historical transactions will not be converted, so not available.
Intuit	<ul style="list-style-type: none">• Web Connect is only available with Small Business Online Banking.
Remote Deposit	<ul style="list-style-type: none">• Please book mark your access point for Remote Deposit immediately. After Friday, February 14, 2020 you will no longer be able to access Remote Deposit without it. A conversion specialist will be contacting you to convert your service no later than May 31, 2020.<ul style="list-style-type: none">- After that conversion, access to Remote Deposit will be available directly through Small Business online banking.- Deadline for Remote Deposit is 5:00 p.m. PST.

Login Process

To log into Heritage Direct Small Business Online Banking for the first time, you will need your NEW **Company ID, User ID** and **ONE TIME Password**. Ask your company online administrator for your Company ID. Company ID and User ID are case sensitive.

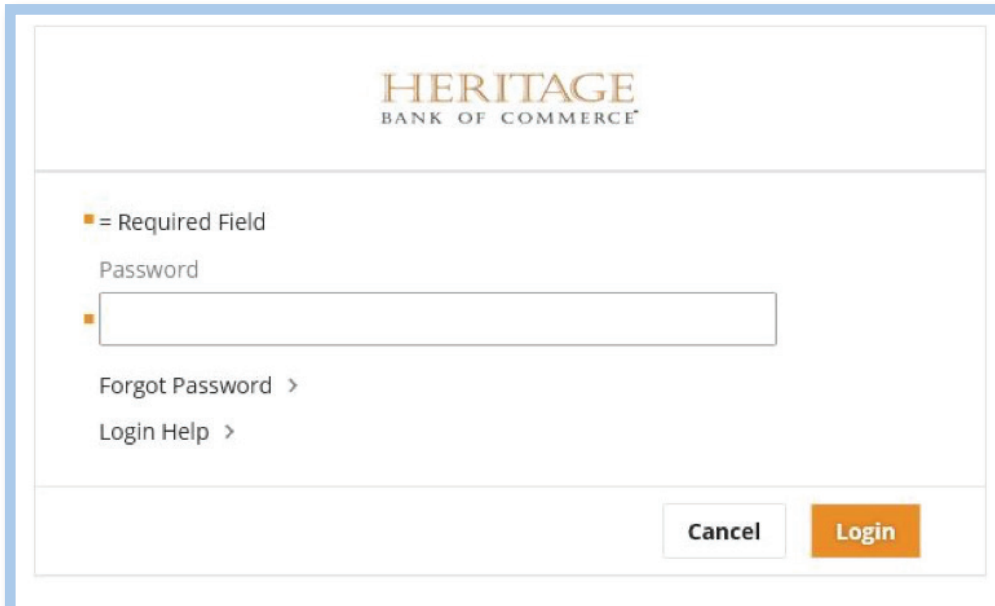


Initial Login – Enter your new Company ID and existing user ID. **Remember User ID** – To expedite subsequent logins, select the “Remember User ID” checkbox.

A screenshot of the Heritage Bank of Commerce login page. The page features the Heritage Bank of Commerce logo at the top. Below the logo, the text reads "Welcome to Business Banking" and "We promise to keep your personal information private and secure. Read our Privacy Policy." There is a legend indicating that a small orange square represents a "Required Field". The form contains two input fields: "Company ID" and "User ID", both marked as required. Below the "User ID" field, it states "This value is case sensitive." There is a checkbox for "Remember User ID". At the bottom of the form, there are links for "Forgot User ID" and "Login Help". A "Login" button is located at the bottom right of the form. At the bottom left, there are links for "Terms and Conditions", "Privacy Policy", and "Contact Us".

Login Process

After you enter the **ONE TIME Password** provided, you will be required to select a new Password.



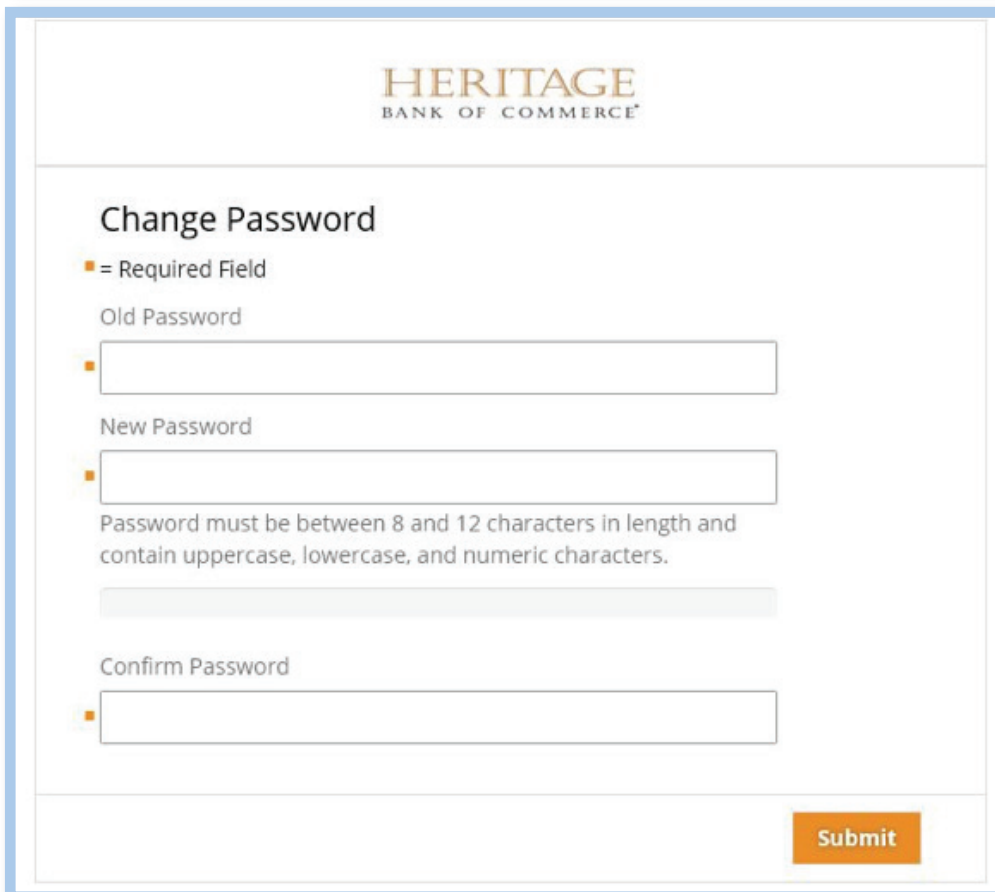
HERITAGE
BANK OF COMMERCE

■ = Required Field

Password

[Forgot Password >](#)

[Login Help >](#)



HERITAGE
BANK OF COMMERCE

Change Password

■ = Required Field

Old Password

New Password

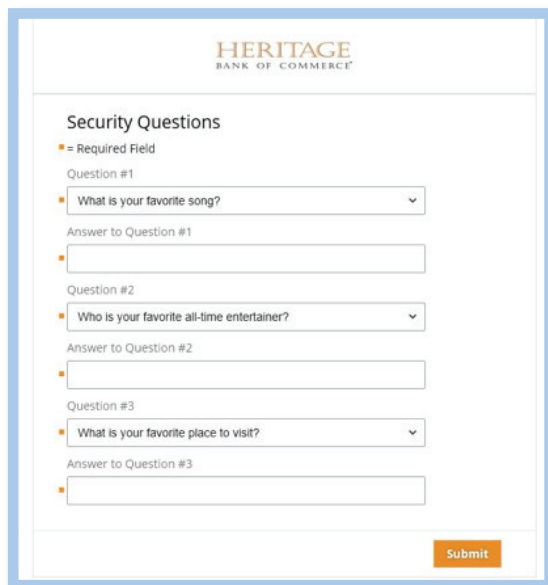
Password must be between 8 and 12 characters in length and contain uppercase, lowercase, and numeric characters.

Confirm Password

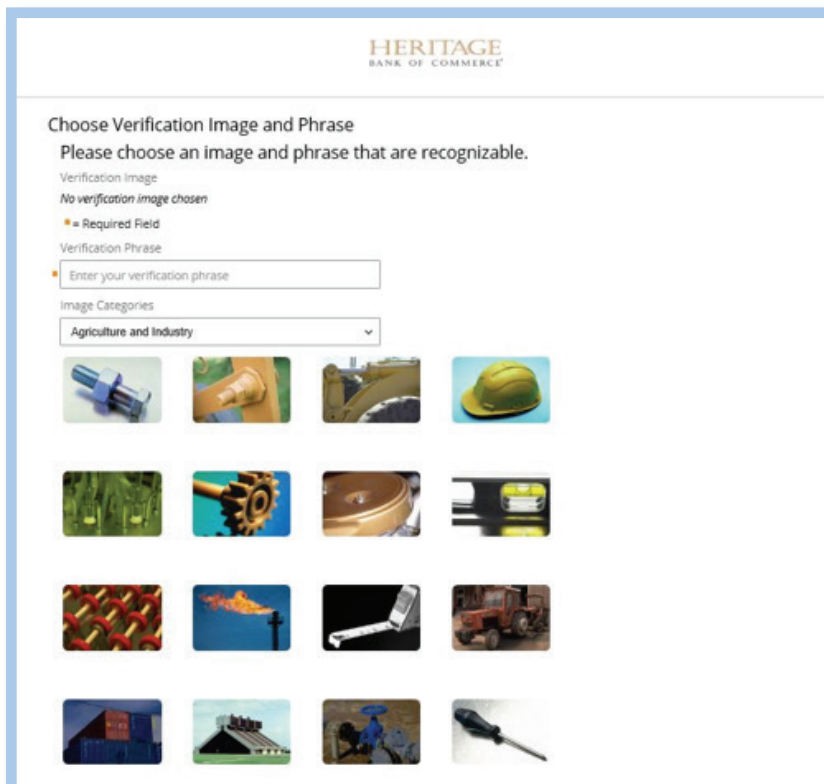
Login Process

After changing your **Password**, you will be required to select three security questions.

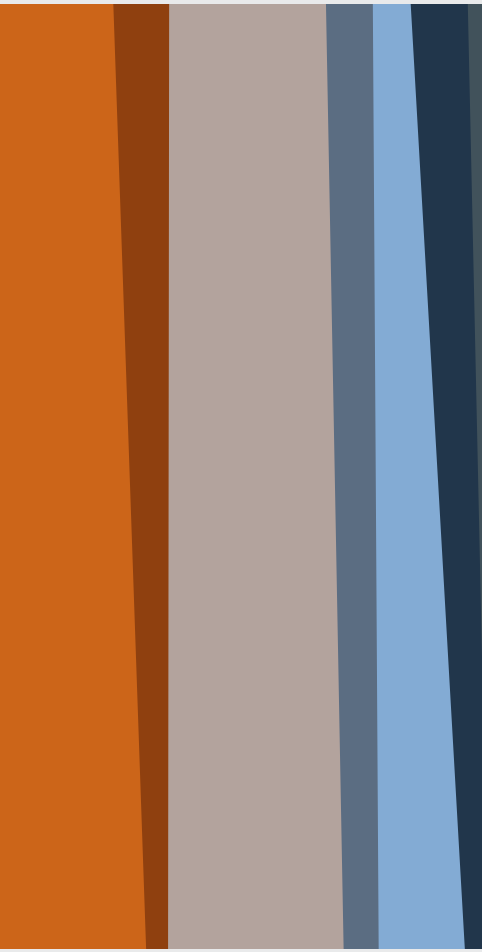
The final step during the initial login is to select a Verification Image from the Image Categories drop-down menu and enter a Verification Phrase.



The screenshot shows the 'Security Questions' section of the login process. At the top is the Heritage Bank of Commerce logo. Below it, the title 'Security Questions' is followed by a legend indicating that a red square icon means 'Required Field'. There are three questions, each with a dropdown menu for the question and a text input field for the answer. The questions are: 'What is your favorite song?', 'Who is your favorite all-time entertainer?', and 'What is your favorite place to visit?'. A 'Submit' button is located at the bottom right of the form.



The screenshot shows the 'Choose Verification Image and Phrase' section of the login process. At the top is the Heritage Bank of Commerce logo. Below it, the title 'Choose Verification Image and Phrase' is followed by the instruction 'Please choose an image and phrase that are recognizable.' There are three main sections: 'Verification Image' with a message 'No verification image chosen', 'Verification Phrase' with a text input field and a legend indicating a red square icon means 'Required Field', and 'Image Categories' with a dropdown menu set to 'Agriculture and Industry'. Below the dropdown is a grid of 16 small images representing various agricultural and industrial items, such as a blue pipe fitting, a yellow hard hat, a green field, a yellow gear, a brown bowl, a yellow light, a red and yellow striped object, a yellow light tower, a white pipe, a red tractor, a blue building, a green field, a blue pipe, and a black screwdriver.



Our goal is to ensure that the conversion of your accounts from Presidio Bank to Heritage Bank of Commerce is as smooth and easy as possible for you and your business. If you have any questions please contact your Relationship Manager or Cash Management at (800) 796-4777.

We are happy to have you as part of the Heritage Bank of Commerce family.

Small Business Banking



Banking Hours

Monday - Friday 9 a.m. to 5 p.m.

General Banking Questions

(888) 494-4599

Cash Management/ Online Banking Questions

(800) 796-4777