



Welcome
Guide

Commercial 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.

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. PST. Wires can be initiated by filling out a form at a branch or through online banking. 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. Online banking cut-off time is 2:30 and provides a reduced fee.

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 NEW 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 Commercial 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 Commercial Online Banking on Tuesday, February 18, 2020. Information about each service is highlighted below.

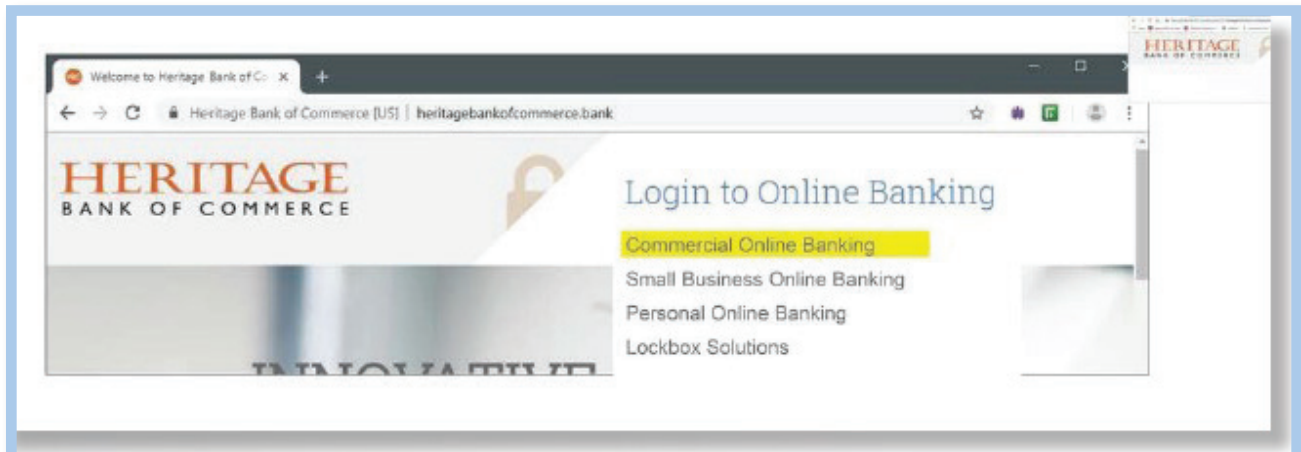
Commercial Online Banking	<ul style="list-style-type: none"> • Enroll in Mobile Banking beginning Tuesday, February 18, 2020. • Your account statement images may not be available online on February 18, 2020. Statement conversion may take 30 – 45 days to complete, however, you will have access to up to 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. • Account aggregation is NOT available in Commercial online banking.
Commercial 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"> - 6 months of history will be available. - 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>
ACH	<ul style="list-style-type: none"> • Deadline for ACH is 4:00 p.m. PST.
Remote Deposit	<ul style="list-style-type: none"> • Please bookmark 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 Commercial online banking. • Deadline for Remote Deposit is 5:00 p.m. PST.
Wire Transfers	<ul style="list-style-type: none"> • Online FX will be available. Deadline for FX wires is 2:30 p.m. PST. • Deadline for domestic wires is 2:30 p.m. PST.
Security Enhancements Wire Transfer & ACH Transactions	<ul style="list-style-type: none"> • In order to initiate a Wire Transfer or ACH transaction, it will require 2 users. Please ensure that 2 users are entitled for these services. • Heritage does not utilize hard Tokens. Your new Out of Band Authentication will be a One Time PIN (OTP). After logging in for the first time, it is critical for you to set up your 6-digit PIN and preferred method to receive your OTP

Login Process

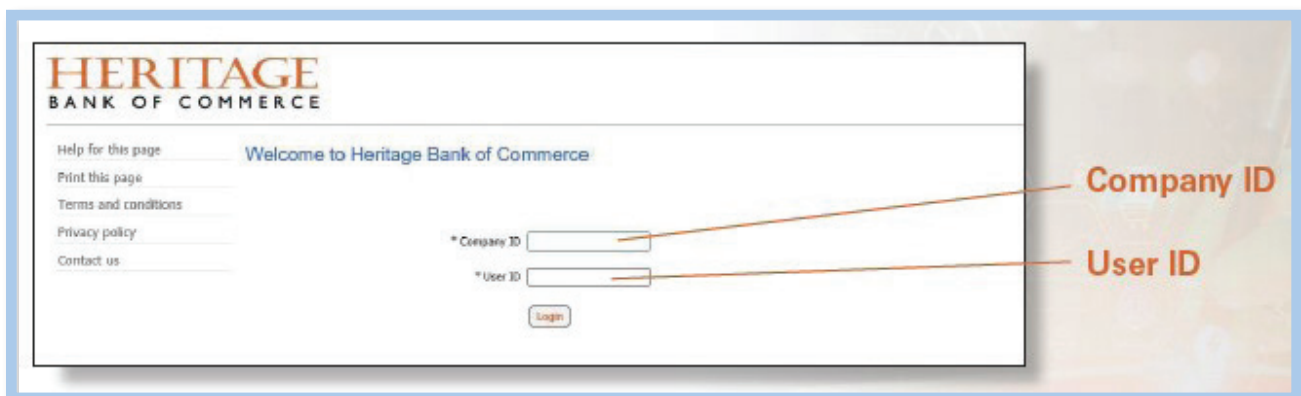
To log into Heritage Direct Commercial Online Banking for the first time, you will need your existing **Company ID, User ID** and new **ONE TIME Password**. Company ID and User ID are case sensitive.

Your Company ID will remain the same and is case sensitive.

Your User ID will remain the same and is case sensitive.



Your Company ID and **User ID** are entered on the first screen.



Once you hit **“Login”** on the first screen, you will see a box for your **Password**.

Login Process

Enter your **ONE TIME Password**, which was provided to you by Heritage via email.

Welcome to Heritage Bank of Commerce

Company ID: hbc_corp

User ID: Test User 1

* Password

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

Your current password is the **ONE TIME Password** provided by Heritage.

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

The initial password screen should never contain a verification phrase.

Change Password

Please set your personal password.

Password Change

* Please enter your current password

* Please enter your new password

* Please re-enter your new password

Select **"Update Credentials"** once you have entered your password information.


Login Process

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



The screenshot shows a web form titled "Secret Questions". It contains three rows of 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?". At the bottom left of the form is a "Save" button with a green checkmark icon.

The final step during the initial login is to select a **Verification Image** from the Image Categories shown and enter a **Verification Phrase**. Click "**Submit**" once you have selected an image and entered your verification phrase. Your verification phrase can be a reminder of your verification image.



The screenshot shows a web form titled "Register Site Identification". It includes a "Verification Information" section with a prompt: "Please choose a phrase and an image that are recognizable to you in order to verify the authenticity of Heritage Bank of Commerce while authenticating." Below this is a "Verification Phrase" text input field. To the left is a vertical list of image categories: Agriculture and Industry, Animals and Wildlife, Architecture, Business, Education, Food and Beverages, Nature, Science and Technology, Transportation, and Travel. To the right is a 4x3 grid of 12 images representing various categories, such as a hand holding a coin, a line graph, dollar signs, a calculator, a briefcase, a stack of coins, a US dollar bill, a piggy bank, a computer monitor, a coin, and a flag.

Set Up PIN & Delivery Method for ACH and Wire Transfers

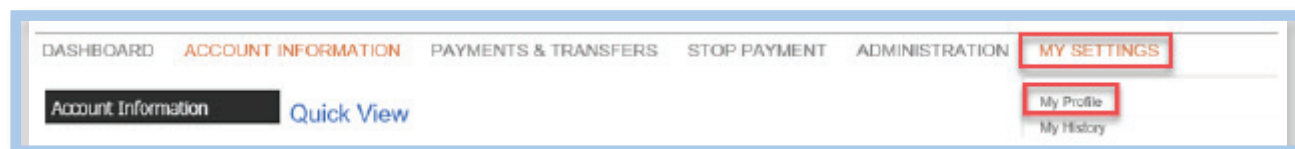
Sending an ACH or Wire Transfer **will require** each user to enter a **PIN** and a **Passcode** upon submitting, approving and releasing transactions.

All users must establish a PIN upon initial login to Heritage Direct Commercial Online Banking.

Establishing Your PIN:

Log into Commercial Online Banking

Select **“My Settings”** > **“My Profile”** from the drop down.



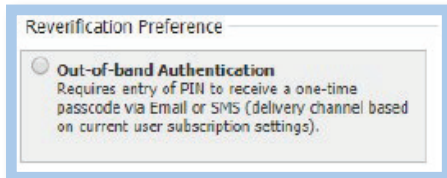
Under **“My Profile”**, select **“Credentials”**.

Choose and enter your PIN. Your PIN should be between 6 - 12 characters and contain at least one letter and one number and is case sensitive.

Click **“Update Credentials”** at the bottom on the page.

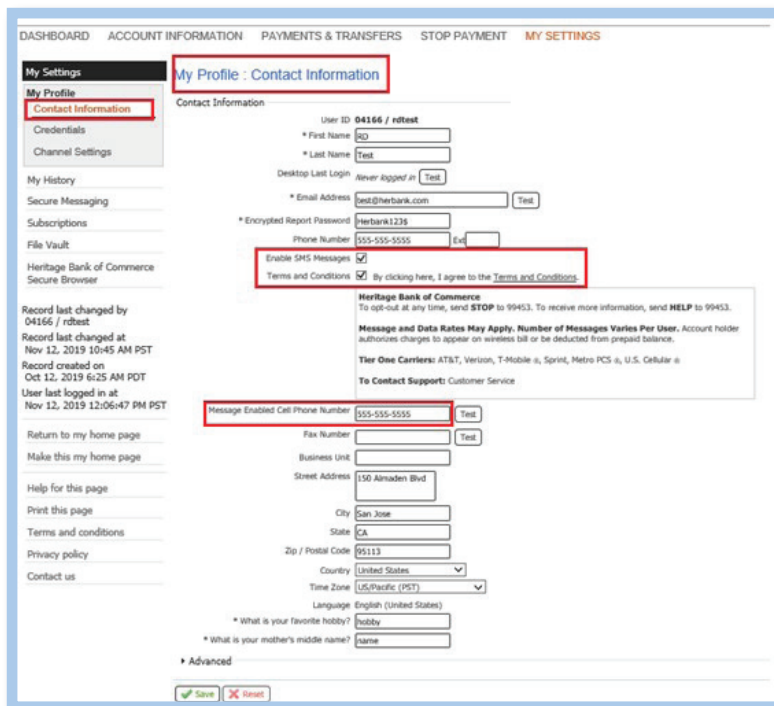
Set Up PIN & Delivery Method for ACH and Wire Transfers

Once your PIN is updated, you will see the Reverification Preference Box below. The radio button must remain unchecked.



Note: If you do not want to receive passcodes via text message, please skip to **“Selecting your Delivery of your Passcode.”**

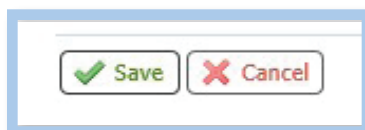
To Enable Text Messages: Go to **“My Settings” > “My Profile” > Contact Information**

A screenshot of the 'My Profile : Contact Information' web form. The form is titled 'My Profile : Contact Information' and is part of the 'MY SETTINGS' section. The 'Contact Information' sub-section is highlighted with a red box. Within this section, the 'Enable SMS Messages' checkbox is checked, and the 'Terms and Conditions' checkbox is also checked. The 'Message Enabled Cell Phone Number' field is highlighted with a red box and contains the value '555-555-5555'. Other fields include 'First Name' (RD), 'Last Name' (Test), 'Email Address' (test@herbank.com), 'Encrypted Report Password' (Herbank1234), 'Phone Number' (555-555-5555), 'Fax Number', 'Business Unit', 'Street Address' (150 Almaden Blvd), 'City' (San Jose), 'State' (CA), 'Zip / Postal Code' (95113), 'Country' (United States), 'Time Zone' (US/Pacific (PST)), 'Language' (English (United States)), 'What is your favorite hobby?' (hobby), and 'What is your mother's middle name?' (Name). At the bottom of the form, there are 'Save' and 'Cancel' buttons.

Check Enable SMS Messages and Terms and Conditions.

Enter the cell phone number to enable text messages.

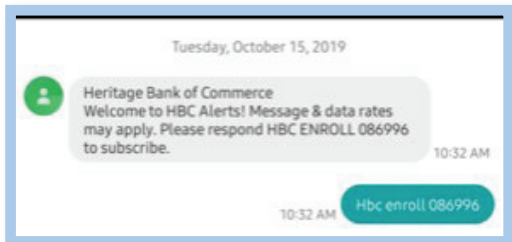
Click Save



Reply to text message received with **HBC ENROLL with numeric code provided in the text message.** A confirmation text will be received when you have successfully enrolled.

Set Up PIN & Delivery Method for ACH and Wire Transfers

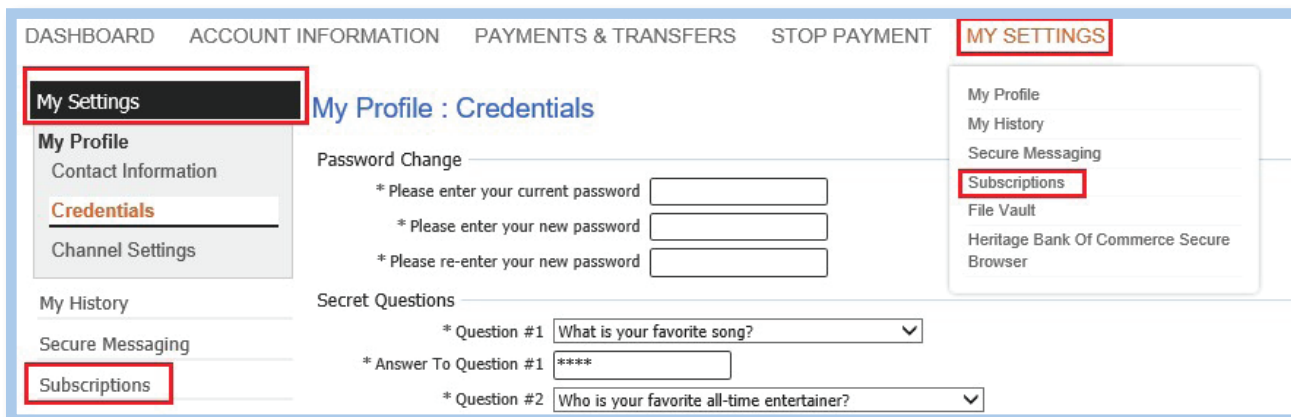
You will receive a text with the following message:



Reply to text message received with **HBC ENROLL with numeric code provided in the text message**. A confirmation text will be received when you have successfully enrolled.

Selecting your Delivery Method for your Passcode

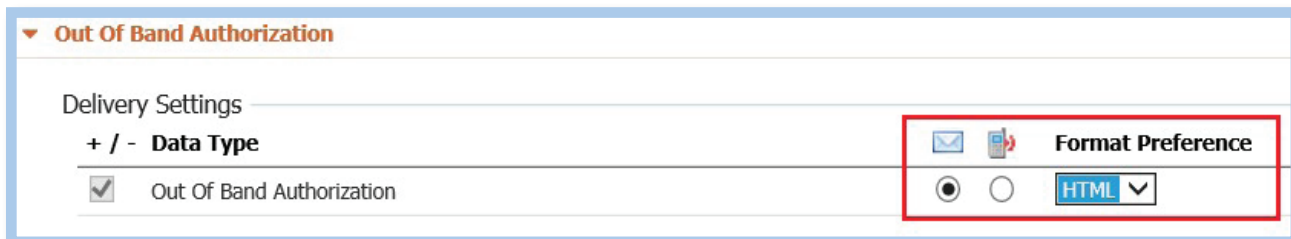
Go to **"My Settings"** > Subscriptions



Select: Out of Band Authorization > Delivery Setting > Out of Band Authorization

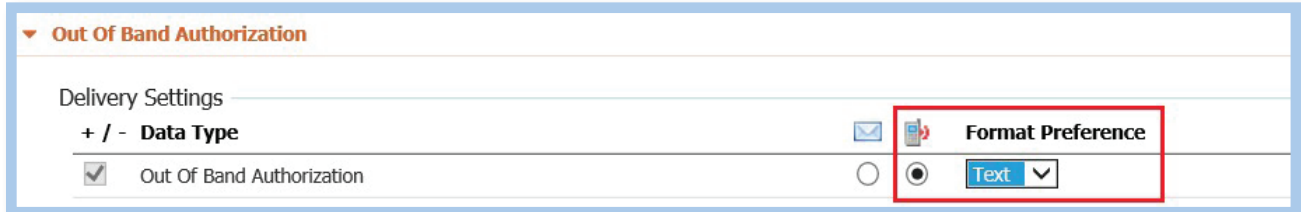
Select preferred Delivery Method:

1. **Email** > Select the email radio button, and HTML for Format Preference.



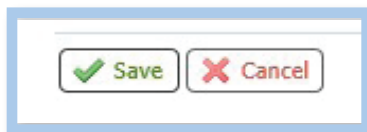
Set Up PIN & Delivery Method for ACH and Wire Transfers

2. **SMS Text** > Select the phone radio button and Text for Format Preference.



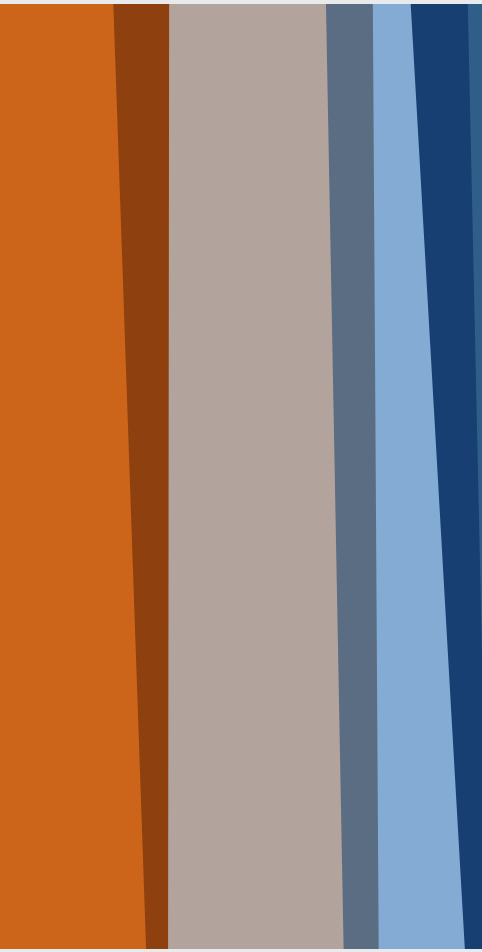
The screenshot shows a settings panel titled "Out Of Band Authorization". Under "Delivery Settings", there is a "Data Type" section with a plus/minus icon and a "Format Preference" dropdown menu. The "Format Preference" dropdown is highlighted with a red box and is currently set to "Text". Below this, there is a checkbox for "Out Of Band Authorization" which is checked.

Click Save



The screenshot shows two buttons: a green "Save" button with a checkmark icon and a red "Cancel" button with an 'X' icon.

Upon submitting, approving and releasing an ACH or Wire Transfer transactions, you will be prompted to enter your **PIN**. Your **PASSCODE** will arrive through your preferred Delivery Method. Enter your PASSCODE to finalize your transaction.



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.

Commercial 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