



ACCOUNT  
CONVERSION  
GUIDE

# Personal Banking Services

A man and a woman are smiling and looking at a laptop screen. The man is leaning over the woman's shoulder. The background is a blurred outdoor setting. A large orange arrow points to the right in the top right corner. A large blue arrow points to the right in the bottom right corner.

## 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!



## 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 Banking and Bill Pay**

Third Coast Bank provides free Online Banking and a Mobile Banking app\* that is loaded with features. View your account balances and transactions, make transfers, pay bills, view statements, deposit checks, 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 go into "inquiry only" mode beginning on July 10, 2020 at 3:00 p.m.

**JUL**  
**13**

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



# 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. What will happen to my CardValet® service with my debit card?**

- A.** CardValet® will sunset when your debit card is deactivated upon conversion.

## **Q. My paycheck or Social Security check is direct deposited, what do I need to do?**

- A.** We do recommend that you proactively update the bank routing and account numbers with your current direct deposit and auto-payment providers. Third Coast Bank will support you during the conversion of the bank routing and account number information with your providers. Please see information in this guide about the *ClickSWITCH*® service.

**Q. What about my Certificate of Deposit or IRA?**

- A.** Your CD and IRA account numbers will change to a 10-digit number. Terms and rates will not change prior to your maturity date.

**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 [tcbsb.com](http://tcbsb.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. 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. 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. 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 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 [tcbsb.com](http://tcbsb.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.

## Personal Checking Accounts:

If your **CURRENT** Heritage Bank Checking Account is ...

Totally Free Checking  
Legacy Checking  
Heritage Free Checking  
Heritage Regular Checking



Your **NEW** Third Coast Bank Checking Account is ...

Select Free Checking

Easy Interest Checking



Smart Interest Checking

Fabulous 50 Interest Checking  
Heritage Gold Checking



Supreme 50 Interest Checking

Premium Interest Checking  
Award Checking  
Heritage Super NOW Checking



Superior Interest Checking



## Your **NEW** Third Coast Bank Personal **CHECKING** Account

	Select Free Checking	Smart Interest Checking	Supreme 50 Interest Checking	Superior Interest Checking
Account Qualifications	None	Any direct deposit or ACH debit	Age 50	None
Minimum to Open	\$50	\$50	\$50	\$50
Interest	No	Yes	Yes	Yes
E-Statements	✓	✓	✓	✓
Free Nationwide ATMs	✓	✓	✓	✓
Free Online Banking, Bill Pay, and Mobile Banking*	✓	✓	✓	✓
Monthly Maintenance Fee	None	None	None	\$10
Ways to Avoid the Monthly Maintenance Fee	N/A	N/A	N/A	\$1,500 minimum balance

➔ Keep this guide for future reference.

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



# 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.



## Personal Savings Accounts:

If your **CURRENT** Heritage Bank Savings Account is ...

- Heritage Savings  
Heritage Award Savings  
Heritage Bonus Savings



Your **NEW** Third Coast Bank Savings Account is ...

TCB Personal Savings

- Lone Star Money Market  
Money Market  
Legacy Money Market



TCB Personal Money Market



Did you know?

You can open a new savings account online at [tcbssb.com](https://tcbssb.com).



## Your **NEW** Third Coast Bank **Personal SAVINGS** Account

	TCB Personal Savings	TCB Personal Money Market
Minimum to Open	\$50	\$50
Minimum to Earn Interest	No minimum to earn interest	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+
Withdrawal Limit per Month	Six withdrawals per Statement Cycle, \$20 for each withdrawal after the sixth	Six withdrawals per Statement Cycle, \$20 for each withdrawal after the sixth
Statement Cycle	Quarterly	Monthly
Monthly Maintenance Fees	\$6	\$15
Ways to Avoid the Monthly Maintenance Fee	\$100 minimum balance	\$2,500 minimum balance



## QUESTIONS?

For the most up-to-date information about the merger and any changes, please visit [tcbssb.com/about/heritage-bank](https://tcbssb.com/about/heritage-bank).





A man and a woman are sitting at a wooden table, looking at a tablet together. The man is holding a credit card. On the table, there is a banana in a yellow bowl and a red cup with white polka dots. The background is slightly blurred, showing a home setting.

## ClickSWITCH®

To better support you during the conversion of your Heritage Bank account into the Third Coast Bank family of accounts and services, we are pleased to introduce you to *ClickSWITCH®*. *ClickSWITCH®* offers an easy, secure, free way to switch your automated payments and deposits to your new bank routing and account numbers.

We will help you get started and will send you a letter with instructions on accessing the *ClickSWITCH®* portal with your unique code for authentication. You will be asked to create your own password, accept the terms of use, and follow the instructions to create and submit your switches.

**That's it! Just submit each switch and let us take care of the rest!**



### Handling Direct Deposits

A direct deposit is any deposit that you receive from a person or company electronically into your account. These include payroll direct deposits, government direct deposits (such as Social Security, Disability, etc.), and other electronic deposits. Please review your active direct deposits on your current account and then use *ClickSWITCH®* to get them transferred over to your Third Coast Bank account.



### Tips for Automatic Payments

An automatic payment is a regular, on-going payment that is withdrawn by another person or company electronically from your account. These include monthly insurance premiums, utility bills, or loan payments. Please review your active automatic payments on your current account and then use *ClickSWITCH®* to get them transferred over to your Third Coast Bank account.



# Third Coast Bank Services

## Online Banking



Personal online banking gives you secure access to your accounts 24 hours a day, 7 days a week. Enjoy convenient access to view account balances, check images, and transaction history, as well as transfer money between accounts, download account history, view and print statements.

## Bill Payment



We have upgraded your online bill pay so the home page is now a dashboard. That means you can add payees and make payments in just a few clicks.

## Mobile Banking\*



Download the Third Coast Bank app from Google Play™ Store or iTunes App Store®. Enroll your online banking accounts to mobile banking so you can access your accounts from your mobile device.

## Mobile Text Banking\*



Use text messaging commands to check your balances or view recent history. Enroll your online banking accounts to mobile text banking so you can access accounts from your text message provider from your mobile device.

## Mobile Deposits\*



Remote Deposit Anywhere, or RDA, is a mobile check deposit service that provides you with the convenience of easily depositing checks into your personal account, anytime or anywhere. Enroll with your banker to activate RDA services.

## Telephone Banking



Use our telephone banking line, we call it **OnCall Access** with voice recognition and touch-tone menu options for account balance, history, transfer of funds, activate or deactivate your debit card. Try telephone banking by calling (844) 518-0459.

## Personal Online Financial Management



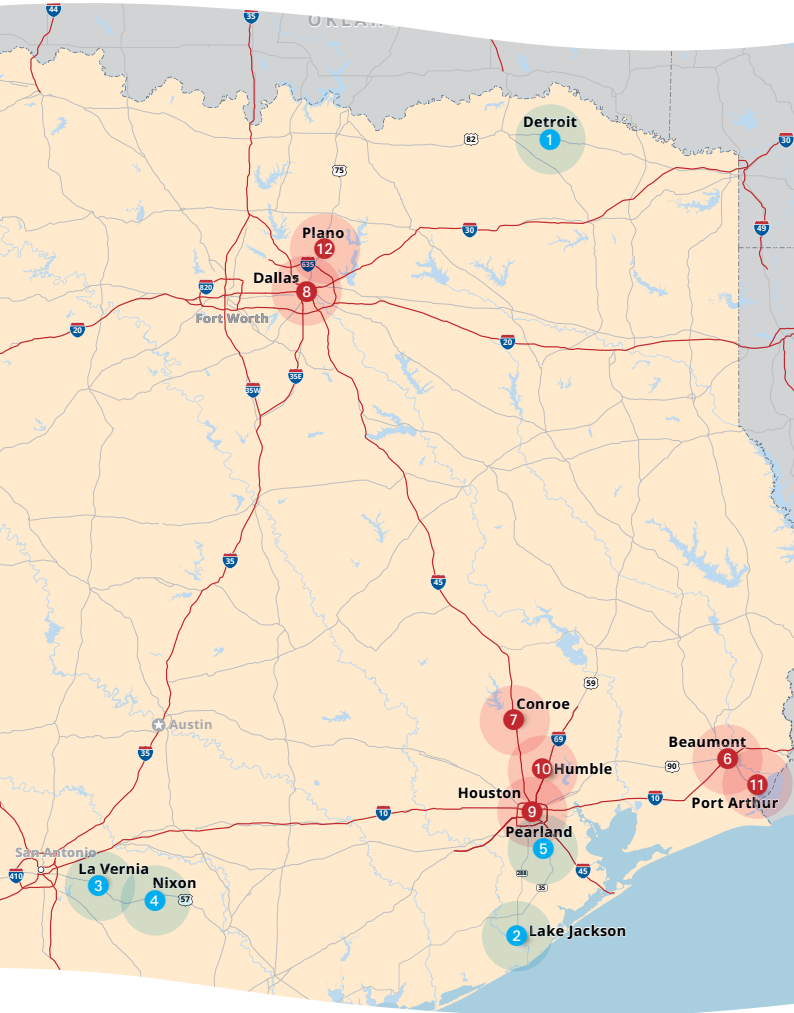
Start utilizing the latest tool for your financial goals and budgeting strategies. We call it *My 360 View*. Use our dashboard to custom view your accounts, transactions, budgets and goals. Aggregate other bank accounts into *My 360 View* for a total financial picture. Tag transactions to identify spending categories, and set spending budgets. Create savings goals or payoff objectives. Set alerts on your activity.



## Did you know?

When you are a current Third Coast Bank Online Banking customer, you can log in and send a secure message to us through the secure messaging option.

# 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](http://tcbssb.com/about/locations)

