

You have questions. We have answers.

- Q:** Will the name of the bank change?
If so, when?
- A:** Yes. When your accounts transition to the Third Coast Bank operating system mid-2020, the combined bank will operate under the Third Coast brand and name.
- Q:** Why is this merger happening?
- A:** The merger provides an exciting opportunity to serve the customers of both banks with an expanded footprint and higher level of service. The combined strengths of the two banks as one will benefit our customers, employees and communities.
- Q:** How will this merger impact my checking accounts?
- A:** Until we transition to the Third Coast Bank operating system, nothing will change. Prior to that, we'll keep you informed of any upcoming account changes which could affect your account numbers, debit cards, online tools and mobile banking access.
- Q:** How will this merger impact my existing CDs and loans?
- A:** Your terms will remain the same through the maturity date.
- Q:** Will I continue to work with the same familiar faces that I bank with today?
- A:** Yes. We know our employees are our most important asset, and you can count on seeing their friendly faces and maybe some new ones.
- Q:** Will the new bank continue to be involved in my community?
- A:** Yes. We're committed to providing support to help all the communities we serve prosper.
- Q:** How will this merger impact the bank's privacy policy?
- A:** For the most recent privacy policy, please visit the bank's website at www.tcbssb.com.
- Q:** How will future details about this merger be communicated to me?
- A:** Any changes affecting you will be communicated by mail in advance, and information will also be posted on our webpage dedicated to merger information at www.tcbssb.com/about/heritage-bank.



Please visit www.tcbssb.com/about/heritage-bank
for up-to-date information.

