



Third Coast Bank and Heritage Bank are coming together!

Dear Heritage Bank Customer,

We are pleased to announce that Heritage Bank and Third Coast Bank have officially merged. As two banks that share a commitment to our communities in North Texas, Houston, and San Antonio regions, this merger combines our stories, our people, and our vision for the future.

Together, we are \$1.2 billion in assets with 12 locations, and will operate under the Third Coast name and brand. We offer the highest level of product technology, combined with the personal service you deserve from your community bank.

What this means to you:

- Continue to use your accounts, checks and debit cards like you are doing now. We will be sure to notify you of changes well before they happen.
- Continue to use any ATM, anywhere, just as you do now.
- Continue to visit the same locations for Heritage Bank as you do now.

We believe this is an excellent opportunity for both banks and one that will truly benefit all customers. As events unfold, we will keep you informed on merger details. You may also visit the Third Coast Bank website at www.tcbssb.com/about/heritage-bank for up-to-date information.

We appreciate the opportunity to continue to serve you!

Sincerely,

Bart Caraway
Chairman & CEO
Third Coast Bank

Dennis Bonnen
President & CEO
Heritage Bank