Welcome to the Heritage Bank family!

As you know, Kitsap Bank officially became part of Heritage Bank on January 31, 2026. While this partnership brings some changes, you can continue to expect the same personal service and commitment you know and trust. We will also continue operating under the Kitsap Bank name, now with an updated logo that reflects the partnership with Heritage Bank while honoring the relationships and history you're familiar with.

For 99 years, Heritage Bank has proudly served local communities with a focus on strong relationships, personalized service, and community involvement—values that closely align with those Kitsap Bank has built its reputation on over the years.

We understand that changes like this can bring questions, and we want to make this transition as seamless as possible for you. The bankers and staff you know and trust will continue serving you in their current locations, ready to help with your banking needs every step of the way.

To help you prepare for the upcoming account transition, we've included a guide with information about Heritage Bank accounts, products, services, and applicable fees. We've also provided a list of frequently asked questions to help address common topics and explain what to expect throughout the transition.

We're grateful for the opportunity to serve you and look forward to building a strong relationship together for years to come. Thank you for placing your trust in us.

Warm regards,

Bryan McDonald

Bryan McDonald
President & CEO

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Please find the account rules and regulations, fees, and privacy statement in the back pocket of this guide.

Account Transition Overview

The transition to Heritage Bank accounts, products, and services is scheduled for September 19, 2026. To make this process as simple as possible, your Kitsap Bank accounts were carefully reviewed and matched to the Heritage Bank accounts they most closely resemble.

On Monday, September 21, 2026, you will have access to all Heritage Bank products and services as well as our 64 branches located throughout the Pacific Northwest. This guide is intended to help you become familiar with Heritage Bank and your new accounts as well as how to access them. If you'd like to discuss different account options, call or visit your local branch.

Until the transition, you can continue using your accounts, checks, debit cards, online banking services, and branch locations just as you do today.

Kitsap Bank Branches

Most locations and phone numbers of your branches will remain the same at this time, but you will notice new Kitsap Bank signage beginning September 21, 2026.

- The Tacoma branch located at 1498 Pacific Avenue, Suite 100, will close on Friday, September 18, 2026.
- The Gig Harbor Point Fosdick branch located at 4714 Point Fosdick Drive will become a Heritage Bank location, and you will notice new signage beginning September 21, 2026. The Heritage Bank Gig Harbor branch located at 5119 Olympic Drive will close on Friday, September 18, 2026.

Important Dates & Service Interruptions

Friday, September 18, 2026

- Personal online, mobile, and text banking systems will be unavailable at 5:00 p.m.
- Business online, mobile, and text banking systems will be unavailable at 5:00 p.m.
- Telephone banking will be unavailable at 5:00 p.m.
- Bill pay will be unavailable at 5:00 p.m. Payments scheduled for Saturday, September 19, and Sunday, September 20, will be processed as normal. You will not be able to initiate, change, or modify any payments after 5:00 p.m.
- Debit card transactions posted to your account will be delayed beginning at 5:00 p.m.
- Beginning at 5:00 p.m. on Friday and through the weekend, there will be limitations to the transactions you can conduct at an ATM. Balance inquiries and transfers between primary accounts will not be available.
- ATMs at Kitsap Bank locations will be temporarily unavailable at different times throughout the weekend and week following the transition. Heritage Bank and MoneyPass® ATMs will be available. Please visit www.heritagebanknw.com to find the nearest ATM.
- Your final monthly Kitsap Bank statement will be mailed.

Saturday, September 19, 2026

- Transition to Heritage Bank accounts.

Sunday, September 20, 2026

- Last day to use your Kitsap Bank debit card.
- Your new Heritage Bank debit card (personal and/or business) will be mailed approximately 3 weeks prior to the transition. You can activate your new card as soon as you receive it, but you cannot use your new card until Monday, September 21.

Monday, September 21, 2026

- You can access both personal and business online, mobile, telephone, and text banking at 8:00 a.m.
- You can begin using your new Heritage Bank debit card.
- Debit card transactions from over the weekend will begin posting to your account.
- You can access remote deposit capture through business online banking.

Commonly Asked Questions About the Transition

When will the transition to Heritage Bank accounts, products, and services occur?

We will start the process on Friday, September 18, 2026. However, the changes to your accounts and services won't go into effect until Monday, September 21, 2026.

Will my current branch be moving or closing?

The location and hours of your branch will remain the same.

Note: The Tacoma branch currently located at 1498 Pacific Avenue, Suite 100 will close on Friday, September 18, and all accounts maintained at this branch will automatically be transferred to Heritage Bank's Downtown Tacoma branch located at 909 A Street, Suite 710, Tacoma, WA 98402. This branch does not offer cash transactions.

Will my banker change?

Your current banker will remain the same and will be available to assist you with any questions or concerns you may have.

Will the phone number of my branch remain the same?

Branch phone numbers will remain the same at this time.

Will any of my current services be unavailable during the account transition?

We have worked to minimize the impact to your services during the account transition. However, a small number of systems will experience reduced functionality or will be unavailable for periods of time throughout the weekend. Please refer to the previous page for a full list of service interruptions.

What is Heritage Bank's customer support number and hours of operation?

Heritage Bank's Customer Service Center number is 800-455-6126, and representatives are available 8:00 a.m. to 5:00 p.m., Monday through Friday, and 9:00 a.m. to 1:00 p.m. on Saturday.

Who can I contact for help during the account transition?

There are several resources available to assist you throughout this process, including your banking team. For additional contact information, refer to the last page of this guide.

Account Information

Will my account number change?

Most of Kitsap Bank customer account numbers will not change. However, a few customers were issued new account numbers, and these customers were notified separately.

Can I continue to use the same routing number?

Items with the former Kitsap Bank routing number will continue to be processed through your existing account. Beginning September 21, please use the Heritage Bank routing number (325170835) when setting up any new payments, direct deposits, or check orders.

Do I need to order a new supply of checks?

You can continue to use your current supply of checks until they run out. There is no need to order new checks. When you reorder, your new checks will have the Heritage Bank logo and routing number. If you'd like to order new checks, you can do so on or after September 21 at any of our locations or online at www.heritagebanknw.com.

Can I continue to use my current savings deposit and withdrawal tickets?

You can continue to use your current savings deposit and withdrawal tickets.

How will transactions post to my checking and savings accounts?

Beginning September 21, debits and credits will clear your account throughout the day. You should always keep sufficient funds in your account.

Transactions are posted in the order in which they are received or submitted through various payment channels. ATM transactions, debit card purchases, withdrawals, and checks processed by a bank employee will appear in your account immediately. ACH debits and credits post throughout the business day and during nightly processing. Checks processed after the business day ends are paid in serial number sequence order. Please refer to the enclosed Account Information Rules and Regulations for more details.

What will happen to my transaction history?

Transaction history for your account prior to September 21 will continue to be available.

Will I continue to receive online statements?

If you currently receive online statements, you will need to re-enroll by logging in to personal or business online banking on or after September 21. Once enrolled, you will receive an email when your statement is ready to be viewed.

What will happen to my online statement history?

After you re-enroll in online statements, your online statement history will be available approximately 1 week after the transition.

Will I continue to receive my checking account statement at approximately the same time each month?

Your Heritage Bank statement will be generated on the 15th of the month, at the end of the month, and/or at the end of the quarter based on your current statement timing.

Will the information on my statement change?

Although the appearance of your statement will change, the account details and content will remain the same.

Will I continue to receive check images?

You will continue to receive check images if you're enrolled in that service. However, images of checks that cleared your account prior to September 21 will not be available. We recommend downloading any images of checks you may need on or before September 18.

Will I continue to receive images of canceled checks with my statement?

If you currently receive the images of your canceled checks with your statement, you will receive the images of your canceled checks with your new Heritage Bank statement. Please refer to the enclosed Account Information Rules and Regulations for more details.

Will my automatic transfers between accounts continue?

Online Banking Transfers:
All automatic withdrawal and deposit functions between your accounts that were initiated through online banking will continue without interruption. Log in to online banking if you need to change or delete a recurring transfer.

Preauthorized Transfers:
All automatic withdrawal and deposit functions between your accounts that were initiated through your branch will continue without interruption. Contact your local branch if you need to change or delete a recurring transfer.

Will direct deposits be affected?

Direct deposits of payroll and other income will continue without interruption.

Will automatic payments be affected?

Automatic payments set up with your account number will continue without interruption. Any payments set up with your debit card will need to be reestablished on or after September 21.

What if I need to set up new direct deposits, ACH transactions, or other electronic transactions?

Any new direct deposits, ACH transactions, or other electronic transactions should reflect the Heritage Bank routing number (325170835) along with your account number on or after September 21.

Will I need to reestablish recurring transfers, notifications, alerts, or account nicknames?

Scheduled and recurring transfers, notifications, alerts, and account nicknames will remain the same.

Will my Certificate of Deposit (CD) change?

Your CD will continue with its current term and rate until maturity.

How do I renew my CD?

If your Kitsap Bank CD is set to renew automatically, it will continue to do so in most cases and will roll over at maturity to a Heritage Bank CD with a similar term. You will continue to receive a notice prior to maturity. However, some CDs will not automatically renew. In these instances, you will receive a maturity notice, and you will need to visit your local branch to discuss your options.

Will I receive statements for my CD accounts?

Your statement from Heritage Bank will be generated on the 15th of the month, at the end of month, and/or at the end of the quarter based on your current statement timing. If you have a checking account with Heritage Bank, you can request a combined monthly statement that will include summary information about your CD. If you prefer not to receive CD statements, please call 800-455-6126.

Will there be changes to my safe deposit box?

Your billing cycle and method of payment will remain the same. On your renewal date, Heritage Bank's current safe deposit box fees will apply. Please refer to the enclosed Account Information Rules and Regulations for more details.

Debit & ATM Cards

Will I get a new debit card if I currently use one?

Your new Heritage Bank debit card (personal and/or business) will be mailed approximately 3 weeks prior to account transition. You can activate your new card as soon as you receive it, but you cannot use it until September 21. You will also need to add your new card to your digital wallet if you use this method of payment. If you haven't received your new card by September 15, please call 800-455-6126.

How do I activate my new Heritage Bank debit card?

You can activate your debit card as soon as you receive it by calling 800-992-3808. You'll be asked to provide four items of personal information to verify your identity. If approved, your card will be activated. If it's not approved, please call 800-455-6126 to ensure your personal information is accurate in the system.

Will my Personal Identification Number (PIN) change?

You will be prompted to assign a PIN to your debit card during the activation process. This can be the same PIN you use today.

Will automatic payments and transfers linked to my current debit card continue?

You will need to contact your merchant or service provider to update your card information on or after September 21.

Will the daily purchase and ATM withdrawal limit change on my debit card?

Heritage Bank's daily debit card limits are based on your available account balance.

> **Personal debit cards:**
> Up to $2,500 for purchases and $600 for ATM withdrawals, not to exceed your available account balance.
>
> **Business debit cards:**
> Up to $5,000 for purchases and $500 for ATM withdrawals, not to exceed your available account balance.

Exception limits for debit cards will remain the same after account transition.

At what time of day will the daily limit on my ATM or debit card reset?

Your daily limit will reset at 9:00 p.m. Monday through Saturday.

What should I do if my Heritage Bank debit card is lost or stolen?

You can report lost or stolen debit cards by calling your local branch during business hours or customer service at 800-455-6126. If you call after our regular business hours, please select option 2 from the automated menu to be transferred to 24/7 telephone banking support.

If I need to dispute a charge on my debit card, how do I do that?

You will no longer be able to dispute debit card transactions through online banking. You will need to call customer service at 800-455-6126.

Can I still use Card Suite Lite?

You will no longer be able to use Card Suite Lite. For personal customers, Heritage Bank offers Card Management, which will be available in online banking on September 21. Card Management lets you track and visualize spending to see where and how your cards are being used, turn cards on and off, report cards lost or stolen, submit travel notifications to the bank before you leave home, and set up notifications.

Business customers will need to download the CardValet app on or after September 21. With CardValet, you can control your cards through your mobile device, making it easy to set alerts and manage your finances on the go.

ATMs

Will I continue to have access to surcharge-free ATMs through the Allpoint® network?

Beginning September 21, you will have access to the MoneyPass® ATM network. This means you can use your Heritage Bank debit card at all non-Heritage Bank locations that display the MoneyPass® logo and you will not be charged a surcharge fee or transaction fee.

Will I be able to make deposits at MoneyPass® ATMs?

Effective September 19, you will no longer be able to make deposits at AllPoint® ATMs. Heritage Bank does not offer deposits at MoneyPass® ATMs. Please visit www.heritagebanknw.com to find the nearest branch or deposit-taking ATM. For Heritage Bank ATMs that accept deposits, funds from any deposits (cash or checks) made before 6:00 p.m. will post to your account that business day. Deposits made after 6:00 p.m. will post to your account the next business day.

What is the difference between a transaction fee and a surcharge fee?

A transaction fee is charged to your account by your bank when you use an ATM not owned or operated by your bank. A surcharge fee is charged to your account by the ATM owner when you use an ATM not owned or operated by your bank or is outside of an ATM network that your bank is a member of.

Telephone Banking

Will I have access to telephone banking after the transition?

All customers will have access to the Heritage Access Line telephone banking system beginning September 21. You can access the system by dialing 888-505-9150. Your PIN will be the last four digits of your Social Security number or EIN. For security purposes, you will be required to change your PIN to another four-digit number of your choice. The voice prompt will guide you through this process.

Overdraft Coverage

Will my current overdraft coverage remain the same?

Your current overdraft coverage will remain the same as it is today. However, this does not include ATM and one-time debit card transactions.

Does Heritage Bank offer overdraft coverage?

Beginning September 21, eligible checking accounts will automatically be enrolled in Heritage Bank's standard overdraft coverage. This means that if you do not have enough funds in your account to cover a transaction, at our discretion we may pay for the transaction on your behalf. We may charge you our standard overdraft fee of $34 per item (up to 6 per business day). This does not apply to business analysis accounts.

If we decline to pay a transaction, it will be returned and we may charge a $34 insufficient funds fee. The amount of any overdrafts plus overdraft fees you owe Heritage Bank must be repaid within 30 days or the collection process will begin.

You can opt in or out at any time by visiting your local branch or calling 800-455-6126. You can also mail a written request with your name, address, date of request, and account number to:

> Heritage Bank
> P.O. Box 1578
> Olympia, WA 98501

Please refer to the enclosed Account Information Rules and Regulations for more details.

Will I have access to overdraft coverage for one-time debit card and ATM transactions?

Our standard overdraft coverage does not automatically include coverage for ATM and one-time debit card transactions. To extend your coverage to your ATM and one-time debit card transactions that might overdraw your account, you must opt in to our enhanced overdraft coverage.

By opting in, you're authorizing us to pay these items at our own discretion. Our standard overdraft fees will apply. By opting out, we will not pay for the transaction and it will be declined. No fees will be assessed. You can opt in or out at any time by visiting your local branch or calling 800-455-6126. You can also mail the enclosed Enhanced Overdraft Coverage Election Form to:

Heritage Bank
P.O. Box 1578
Olympia, WA 98501

What overdraft protection options are available?

Classic Reserve Line of Credit and overdraft transfer protection plans are available and can work along with our standard and enhanced overdraft coverage. These plans generally offer a higher degree of protection at a lower cost as they guard against insufficient funds fees and returned checks. Please refer to the enclosed Account Information Rules and Regulations for more details.

Loans & Lines of Credit

Will my existing loan or line of credit account number or payment method change?

You can continue to use your current loan or line of credit account number. If you have automatic payments set up, they will continue without interruption. If there are any changes to your existing loan or line of credit, you will receive a separate notice with detailed information.

Heritage Bank uses a third-party company, Van Wagenen Financial Services, to track insurance, such as homeowners, commercial property, and flood. This company is located in Minnesota, so you may see written communication from Heritage Bank with a Minnesota return address. It's safe to call the number and use the address provided.

Will I need to mail my loan payment to a different address?

All loan payments should be mailed to:

Heritage Bank
P.O. Box 35163
Seattle, WA 98124

Will the terms of my loan or line of credit change?

The terms of most loans or lines of credit will remain the same. If there are changes to your loan terms, you will receive a separate notice with detailed information. We will begin to automatically report consumer and Small Business Administration (SBA) loan information to credit bureau agencies. Affected customers will receive a separate notice with detailed information.

Will loan payments post the same day as received?

Your loan payments will be credited on the same day as received unless payment is received on a weekend or bank holiday. Those payments will post on the next business day.

Will my loan payments be applied to my account in the same manner?

Your loan payments will be applied to your account in the same manner. Heritage Bank applies payments in the following order: interest, principal, escrow, late fees, and other fees/charges.

Will I receive my loan statements at the same time every month?

You will receive your loan statement at the same time every month.

Will I receive emails for statement notices and bills?

If you currently receive online statements, you will need to re-enroll by logging in to online banking on or after September 21. Once enrolled, you will receive an email when your statement notices and bills are ready to be viewed.

Credit Cards

Can I continue to use my Kitsap Bank credit card?

You can continue to use your Kitsap Bank credit card. If you have any questions, you can call the number on the back of your card or customer service at 800-455-6126.

Where should I mail my credit card payments to?

You can continue to mail your payments to the same address as you do today.

Shape your Future

Dream it. We'll help you do it. Wherever you're headed in life, we'll help you get there, whether you're growing a business or planning for retirement. Our bankers will work alongside you to find solutions that fit your goals today and into the future.

Important Information for Personal Banking

For detailed information about your new Heritage Bank personal account, please refer to the enclosed individual product sheet and Account Information Rules and Regulations.

To ensure you know what to expect during the account transition during the weekend of September 18-21, review the Important Dates & Service Interruptions section at the beginning of this guide.

Surcharge-Free ATM Network

You will have access to the MoneyPass® ATM network for withdrawals only beginning September 21. You can find the nearest MoneyPass® ATM on the Heritage Bank website or at www.moneypass.com.

Personal Banking Commonly Asked Questions

In addition to the commonly asked questions on pages 2–6, you'll find more detailed questions below organized by products and services. Read the section(s) that matches what you currently use.

Personal Online & Mobile Banking

Will online banking or my login credentials change?

Your existing online banking will continue to be available, and you will use the same login credentials and multi-factor authentication that you use today. To sign in, visit www.heritagebanknw.com and select "Kitsap Bank Online Banking" from the sign-in drop down.

Will the mobile banking app or my login credentials change?

The mobile banking app will remain the same. You will continue to use the same login credentials to access your account information, transfer funds, and deposit checks. Mobile deposit limits will not change.

Will I still have access to text banking?

Text banking will continue to be available.

What is the mobile deposit cutoff time?

Checks deposited before 6:00 p.m. Monday through Saturday will be credited to your account on the same day. Checks deposited after 6:00 p.m., on Sundays, or on a bank holiday will be processed the next business day.

Mobile deposits may be available sooner because Heritage Bank processes deposits close to real time.

Bill Pay

Will I still be able to access bill pay through online banking?

You will still be able to access bill pay through online banking.

Will bill payments still be withdrawn from my account the same way they are today?

Payments will continue to be withdrawn in the same manner as they are today.

What will happen to my established payees, payment history, and scheduled payments?

All of your established payees, payment history, and previously scheduled payments will continue to be available and paid by Heritage Bank. However, we encourage you to confirm all details on or after September 21.

Quicken & QuickBooks

Will Quicken or QuickBooks continue to be available after the transition?

Your Quicken or QuickBooks information will continue to be available.

What file types will be available?

The same file types you use today will be available for reporting.

Early Paycheck Deposit

Will I still have access to early paycheck deposit?

Early paycheck deposit will continue to be available.

If you need assistance with any of the items above, please contact Heritage Bank's Customer Service Center at 800-455-6126 or support@heritagebanknw.com.

Important Information for Business Banking

For detailed information about your new Heritage Bank business account, please refer to the enclosed individual product sheet and Account Information Rules and Regulations.

To ensure you know what to expect during the account transition during the weekend of September 18-21, review the Important Dates & Service Interruptions section at the beginning of this guide.

Surcharge-Free ATM Network

You will have access to the MoneyPass® ATM network for withdrawals only beginning September 21. You can find the nearest MoneyPass® ATM on the Heritage Bank website or at www.moneypass.com.

Treasury Management Services

Heritage Bank offers a complete assortment of financial management tools designed to help your business maximize cash flow, add efficiency to your operations, protect against fraud, and supply the reporting tools necessary to run a successful business. Connect with your banker to learn more.

- Business Online & Mobile Banking
- Automated Clearing House (ACH) Transactions
- Positive Pay (ACH, Check, Payee)
- Fraud Prevention
- Funds Management
- Lockbox
- Merchant Services/Payment Processing
- Payroll Pay Cards
- Remote Deposit Capture
- Wire Transfers

Business Banking Commonly Asked Questions

In addition to the commonly asked questions on pages 2–6, you'll find more detailed questions below organized by products and services. Read the section(s) that matches what you currently use.

Business Online & Mobile Banking

Will business online banking or my login credentials change?

Your existing business online banking will continue to be available, and you will use the same login credentials and multi-factor authentication that you use today. To sign in, visit www.heritagebanknw.com and select "Kitsap Bank Online Banking" from the sign-in drop down.

Will the business mobile banking app or my login credentials change?

The business mobile banking app will remain the same. You will continue to use the same login credentials to access your account information, transfer funds, approve ACH and wires (for eligible customers), and deposit checks. Mobile deposit limits will not change.

Will I still have access to text banking?

Text banking will continue to be available.

Business Mobile Deposit

What is the business mobile deposit limit?

Your business mobile deposit limit will remain at $10,000.

What happens if I deposit a check that's over my limit?

Heritage Bank will review and decision the deposited item.

What do I do if I need to change my limit?

To change your mobile deposit limit, please contact Treasury Management Services at 844-510-4659 or digitalbankingcommercial@heritagebanknw.com.

What is the business mobile deposit cutoff time?

Checks deposited before 6:00 p.m. Monday through Saturday will be credited to your account on the same day. Checks deposited after 6:00 p.m., on Sundays, or on a bank holiday will be processed the next business day.

Mobile deposits may be available sooner because Heritage Bank processes deposits close to real time.

Business Bill Pay

Will I still be able to access bill pay through business online banking?

You will still be able to access bill pay through business online banking. All users should have the same access as they do today, but we encourage each user to log in on September 21 to confirm that their access is correct.

Will bill payments still be withdrawn from my account the same way they are today?

Payments will continue to be withdrawn in the same manner as they are today.

What will happen to my established payees, payment history, and scheduled payments?

All of your established payees, payment history, and previously scheduled payments will continue to be available and paid by Heritage Bank. However, we encourage you to confirm all details on or after September 21.

How do I set up new bill pay users?

To set up new bill pay users, please refer to the user guides in business online banking or contact Treasury Management Services at 844-510-4659 or digitalbankingcommercial@heritagebanknw.com.

ACH & Wire Services

Will I still be able to process ACH payments through business online banking?

You will continue to be able to process ACH payments if you're currently authorized to do so. All users should have the same access as they do today, but we encourage each user to log in on September 21 to confirm that their access is correct.

Your company ID and limits will not change.

What is the ACH cutoff time?

The cutoff times to process an ACH payment at Heritage Bank are 9:00 a.m., 10:30 a.m., 2:00 p.m., and 5:00 p.m.

Will my ACH templates continue to be available?

Your ACH templates will continue to be available. Once you get access to online banking, you should review your templates for accuracy.

Can ACH origination files have an effective entry date past September 18?

Originated ACH files can have an effective entry date past September 18 since your existing ACH access will continue.

Will my recurring ACH payments continue?

Recurring ACH payments will continue.

Will my ACH recipients continue to be available?

ACH recipients will continue to be available.

If my software can create a NACHA formatted file, what changes need to be made?

NACHA files will need to be updated with Heritage Bank's routing number and company name.

Will I still need a token to process ACH payments?

Tokens will still be required to process ACH payments, but you will not need a new token.

Will I still be able to send wires through business online banking?

You will continue to be able to send wires if you're currently authorized to do so. All users should have the same access as they do today, but we encourage each user to log in on September 21 to confirm that their access is correct.

What is the wire cutoff time?

The cutoff time to process a wire at Heritage Bank is 2:00 p.m. You can initiate a wire transfer after the cutoff time and it will process the next day.

Will my wire transfer templates continue to be available?

Your wire templates will continue to be available. Once you get access to online banking, you should review your templates for accuracy.

For foreign wires, it will not be necessary to enter in the intermediary bank information.

Can wire origination files have an effective entry date past September 18?

Originated wire files can have an effective entry date past September 18 since your existing wire access will continue.

Will I continue to see my wire advices?

While the look of advices may change, you should continue to receive them as you do today. If you identify any issues with your advices, please reach out to your banker.

Domestic & International Wire Services

Will I still be able to process domestic and foreign wires through business online banking?

You will continue to be able to process domestic and foreign wires if you're currently authorized to do so. If you do phone and/or email wires, you will need to complete additional paperwork with Heritage Bank.

Will instructions for receiving a domestic wire remain the same?

You will need the following information to receive domestic wires as of September 21:

ABA: 325170835

Beneficiary Bank Address:
Heritage Bank
201 5th Ave. SW
Olympia, WA 98501

Will instructions for receiving a foreign wire remain the same?

You will need the following information to receive foreign wires as of September 21:

SWIFT: HETIUS66

Beneficiary Bank Address:
Heritage Bank
201 5th Ave. SW
Olympia, WA 98501

Positive Pay

Will my positive pay service continue to be available?

If you currently use this service, you will automatically be enrolled in this service through Heritage Bank. Your check register will also continue to be available.

What is the deadline to approve my positive pay exceptions?

The deadline to approve positive pay checks and ACH exceptions is 11:00 a.m.

What happens if I don't approve my positive pay exceptions?

The system default is to return exception items that you have not approved.

Remote Deposit Capture

Will my remote deposit capture service continue to be available?

If you currently use this service, you will automatically be enrolled in this service through Heritage Bank.

How will I access remote deposit capture?

You will continue to access remote deposit capture through your business online banking account.

Will my login credentials change for remote deposit capture?

You will receive login information in a separate notice prior to the account transition. If you haven't received your login credentials by September 15, please contact Treasury Management Services at 844-510-4659 or digitalbankingcommercial@heritagebanknw.com.

Will my remote deposit capture scanner need to be replaced?

There are some instances where the scanners are not compatible and will need to be replaced at no cost to you. You will be contacted prior to account transition regarding a scanner, if applicable.

What's the cutoff time for remote deposit capture?

The cutoff time for remote deposit capture is 6:00 p.m.

Will my deposits still memo post to my account?

Deposits will not memo post to your account. They will post to your account the same night if your deposit is made prior to the 6:00 p.m. cutoff time.

Merchant Services

Will my merchant services continue to be available?

If you use merchant services, your current processing agreement will remain in effect. You should not experience any interruption in service as a result of the transition.

Quicken & QuickBooks

Will Quicken or QuickBooks continue to be available after the transition?

Your Quicken or QuickBooks information will continue to be available.

What file types will be available?

The same file types you use today will be available for reporting.

EDI Remittance

Will I still be able to obtain my EDI Remittance information online?

You will still be able to obtain your EDI Remittance information through the Federal Reserve.

Zero Balance Account

Will there be changes to my Zero Balance Account (ZBA) structure and service?

Your ZBA structure will be maintained upon transition to Heritage Bank.

If you need assistance with any of the items above, please contact Treasury Management Services at 844-510-4659 or digitalbankingcommercial@heritagebanknw.com.

Contact Us

Customer Service Center
800-455-6126
support@heritagebanknw.com

Heritage Access Line
24/7 telephone banking, check balances and transfer funds
888-505-9150

Personal Online & Mobile Banking
800-455-6126
support@heritagebanknw.com

Business Online & Mobile Banking
800-455-6126
support@heritagebanknw.com

Digital Banking - Commercial
Remote deposit capture, ACH & wires, and positive pay
844-510-4659
digitalbankingcommercial@heritagebanknw.com

Debit Cards
24/7 Lost or stolen card and fraudulent transaction reporting
800-455-6126
After hours:
Select #2 for lost or stolen
Select #4 for fraud

Credit Card Service Center
Available 24/7
800-423-7503 General inquiries
800-325-3678 Lost or stolen card

International (Please call collect)
727-570-4849 General inquiries
727-570-4881 Lost or stolen card
mycardstatement.com

Check Orders
800-455-6126
ordermychecks.com

Mailing Address
Heritage Bank
P.O. Box 1578
Olympia, WA 98507

Routing Number
325170835

Website
heritagebanknw.com

Locations
Scan the QR code or visit local.heritagebanknw.com to find a banking center near you.