

Heritage First Bank and First National Community Bank FAQ

Q: Why are Heritage First Bank and First National Community Bank merging?

A: First Community National Bank and Heritage First Bank are strongly aligned with a similar business model that makes this partnership a great fit. We proudly share similar values, cultures and relationship-focused philosophies to help our customers achieve financial success while preserving the spirit of community banking. Our markets fit nicely together which will give customers the ability to transact business at numerous additional locations. The increasing bank size will allow us to provide new and improved products and services to serve customers' needs. Together we will be better positioned for the future and remain competitive for continued growth and success.

Q: Is Heritage First Bank changing its name to First National Community Bank?

A: Yes, however Heritage First Bank will continue to operate under the same name until sometime in mid-2021. Heritage First will merge into First National Community Bank and while a new name is a big change, most other things will remain the same----like where you bank and the staff you know and trust.

Q: Will I continue to bank with the same branches and branch staff I have now?

A: There will be no branch closings because of this merger. Customers will continue to be serviced by the same great staff at all Heritage First Bank and First National Community Bank locations. Once the merger takes place, the combined organization will have branches in Rome, Cartersville, Calhoun, Dalton, Chatsworth, Eton, and loan offices in Chattanooga and Paulding County.

Q: How will the merger impact customers?

A: Customers will see minimal changes to their day-to-day banking. At this time, customers' account numbers will stay the same; customers may continue to use the same accounts, checks and deposit slips, ATM or debit cards, and online banking service. Given the similarities between the banks' business models, we anticipate a smooth transition. In fact, we anticipate serving our customers even better with a more comprehensive scope of services from both banks. If there are any account changes, customers will receive written communications from us directly along with detailed instructions to ensure a smooth transition.

Q: How will my deposit and loan accounts be affected? Will my account number change? Will I need new checks, deposit slips, or loan coupon books?

A: There will be no system conversions over the next six months. You will be notified as we get closer. Customers will see minimal changes to their day-to-day banking. At this time, customers' deposit and loan account numbers will stay the same; customers may continue to use the same accounts, checks and deposit slips, and ATM or debit cards, and loan coupon books.

If there are any account changes, customers will receive written communications from us directly along with detailed instructions to ensure a smooth transition.

Q: Can I use my current ATM or Debit Card?

A: You may continue to use your current ATM or debit card. Customers will see minimal changes to their day-to-day banking. At this time, customers' account numbers will stay the same; customers may continue to use the same accounts, checks and deposit slips, and ATM or debit cards. After the closing, given the similarities between the banks' business models, we anticipate a smooth transition. In fact, we anticipate serving our customers even better with a more comprehensive scope of services from both banks. If there are any account changes, customers will receive written communications from us directly along with detailed instructions to ensure a smooth transition.

Q: Will my drafts and direct deposits continue without interruption?

A: There is no need to change direct drafts or direct deposits to your Heritage First Bank accounts. Customers will see minimal changes to their day-to-day banking. At this time, customers' account numbers will stay the same; customers may continue to use the same accounts, checks and deposit slips, and ATM or debit cards. After the closing, given the similarities between the banks' business models, we anticipate a smooth transition. In fact, we anticipate serving our customers even better with a more comprehensive scope of services from both banks. If there are any account changes, customers will receive written communications from us directly along with detailed instructions to ensure a smooth transition.

Q: Will Heritage First Bank customers be able to use the First National Community Bank locations? Can I begin banking with First National Community Bank right away?

A: Until the effective date of the system conversion, the two banks will continue to operate separately and "business as usual." You should continue to visit your Heritage First Bank locations or website.

Following the systems conversion, which is expected to take place during 3rd quarter, Heritage First Bank customers will be able to bank at First National Community Bank locations and vice versa.

Q: Will the hours of operation change?

A: There are no changes in branch hours. Customers will continue to be serviced by the same great staff at all Heritage First Bank and First National Community Bank locations at the current hours posted.

Q: How will the merger affect FDIC insurance coverage on my money?

A: Deposits at each institution will continue to be insured by the Federal Deposit Insurance Corporation (FDIC). FDIC deposit insurance covers all deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit. The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. Once the merger and conversions are complete, the separate deposit insurance of each of the banks is continued for a period of not less than six months after the merger. This six month grace period gives a depositor the opportunity to restructure his or her accounts, if necessary.

Q: As a shareholder, will the merger affect my Heritage First Bank stock?

A: Thank you for your support as an investor. The actual closing of the merger will not occur for a few months, after regulatory approval and the vote by the shareholders. In a few weeks you will receive a notice of the Shareholder meeting with the proxy to vote your shares. The decision of the merger, the financial exchange, will be presented in the Shareholder letter.