

HERITAGE

BANK OF COMMERCE

A Message to Our Valued Clients,

Like you, we are closely following the events that are impacting the high-tech industry and their financial partners. We want to take this opportunity to assure you that Heritage Bank of Commerce remains safe and secure for three important reasons:

Our Business: We are a community business bank. We do not cater to start-ups, venture capital companies, or the technology community in general, nor do we offer products related to crypto-currencies. Our focus is on serving locally owned businesses, nonprofit organizations and professionals like doctors, attorneys and accountants. We do not work within very niche and specialized markets.

Our Capital: As a responsible bank regulated by multiple state and federal agencies, we maintain capital levels well in excess of regulatory requirements in order to maintain the safety and soundness of the Bank. In fact, Heritage Bank of Commerce maintained 135% of total capital required to be considered a "well-capitalized" institution.* This is key to ensuring we are able to provide the service and support critical to the success of your organization.

Our Liquidity: Liquidity is the most important resource for all banks. Heritage Bank of Commerce prudently manages its levels of liquidity and has a number of alternative sources of additional liquidity if needed.

These three points are what differentiate Heritage Bank of Commerce. We also have a very experienced team of executives, board members and bankers who are singularly dedicated to providing the best possible financial services to the businesses, organizations and individuals in our communities.

Please know that we are here to support you. We are in the process of connecting with each of our clients, but if you have questions or concerns in the meantime, do not hesitate to reach out to your Relationship Manager or local branch. You can also call our main office directly at 408.947.6900.

You can find more information about us in our Annual Report on Form 10-K for the year ended December 31, 2022, filed with the Securities and Exchange Commission and available on our website at [heritagecommercecorp.com/SEC Filings](https://heritagecommercecorp.com/SEC%20Filings).

Thank you for your continued trust in us.



Robertson "Clay" Jones, President and CEO

