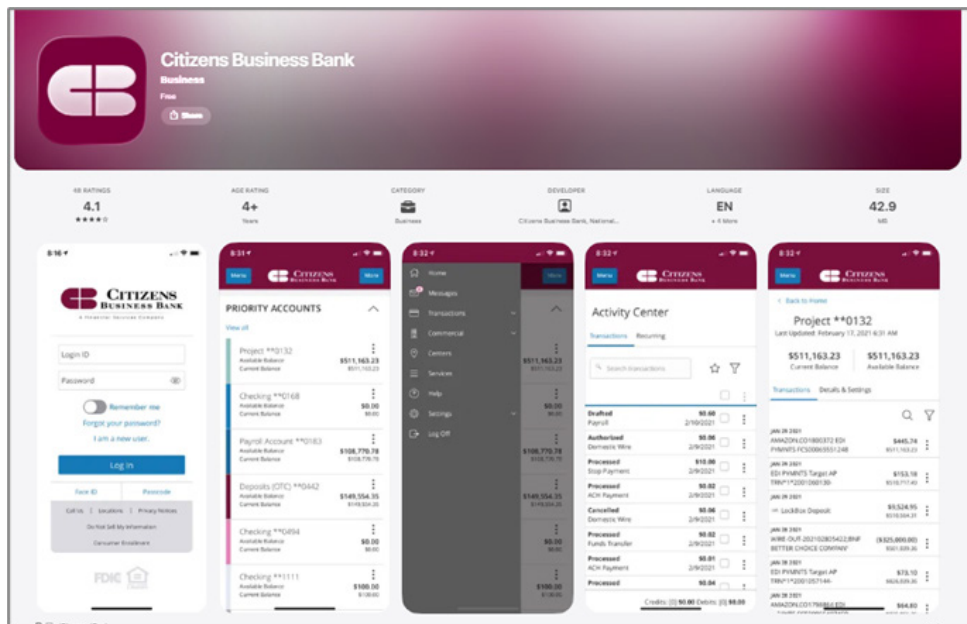


Your New Business Mobile Banking App

Beginning **Monday, June 22, 2026**, follow these instructions to begin using your new Citizens Business Bank Mobile Banking app.

1. Go to your device's Apple App Store or the Google Play Store and search for "Citizens Business Bank Mobile Banking."



2. Download the app and install it on your mobile device.
3. Once installed, open the app. Use your current User ID + Company ID combined (no spaces) in the Login ID field, and your current PIN in the Password field.

Login ID example: If your User ID is JBaker and your Company ID is 001027, beginning Monday, June 22, 2026, your new Login ID is: JBaker001027).

Critical: If your Login ID still does not comply with security standards, you will be contacted directly with an updated Login ID.

After you have logged in to your new Online Banking service and created a new password, you will be able to use your updated credentials to access the new mobile banking app.

4. Use your Online Banking Login ID and new password to access your new mobile banking app.
5. Uninstall your Heritage Bank of Commerce mobile banking app.