

Frequently Asked Questions

for former Heritage Bank of Commerce customers

Welcome to Citizens Business Bank!

Heritage Bank of Commerce (HBC) customers are now officially part of the Citizens Business Bank (CBB) family. Heritage Bank of Commerce branches have become Citizens Business Bank Business Financial Centers, and you may conduct business at any of our locations. Go to cbbank.com/locations for location information.

Below you will find answers to some commonly asked questions regarding the merger of Heritage Bank of Commerce with Citizens Business Bank. If you have a question that is not answered below, please contact your Business Financial Center, or visit cbbank.com/HBC-conversion

How is my bank account product changing?

Your HBC account is converting to a CBB account product. Please consult the Welcome Guide mailed to you for details or call your Banking Center for assistance.

Will my old checks and endorsement stamp still work?

You can continue to use your existing checks and endorsement stamp until you run out of checks. When it's time to reorder, contact your Banking Center for assistance ordering checks with Citizens Business Bank's information.

Will I need to update any payment using HBC's Routing Number?

No changes are required to existing direct-deposits, auto-payments, or auto-debits. As a best practice, it is recommended that these payments be updated to CBB's routing number, but there is no urgency to do so. However, if you upload ACH or wire transfer files that includes an offset account into Business Online Banking, you should update the routing number.

We have outstanding HBC checks in the wild. Will we need to reissue those checks?

Outstanding HBC checks will be treated as CBB checks and processed as usual after conversion.

Should I notify anyone about my new account number?

Your account number will not change, and your existing routing number can still be used. If you set up an auto-credit or auto debit after conversion, please use CBB's routing number. As a best practice for continuity, consider updating existing incoming payments as well with CBB's routing number, but it is not required and should only be done after conversion.

Where can I find information about new fees for my accounts, products, and services?

The Welcome Guide that was recently mailed to you (also available on the cbbank.com/HBC-Conversion site) contains a comparison of your former account with its corresponding new account type, and well as comparative pricing for all accounts, products and services.

ONLINE BANKING

When is the earliest date an HBC Online Banking user can login to CBB's Online Banking?

Monday, June 22, 2026.

Will my HBC personal accounts in Online Banking be converted automatically?

Yes. All HBC accounts currently accessible in your Online Banking service will be automatically converted to Citizens Business Bank Online Banking.

Where can I find details about the new Online Banking login procedures?

Online Banking login procedures are available in the applicable Personal or Business Online Banking Conversion Guide at cbbank.com/HBC-Conversion. Click on the Personal Online Banking or Business Online Banking to be taken to the appropriate Conversion Guide.

What should I use for my first time Online Banking login credentials?

For Personal Online Banking, use your HBC User Name and Password. For Business Online Banking, use your HBC User ID and PIN (in the password field). Note: A Company ID is no longer required.

Please note- if your current User ID is not at least 8-characters, a different User ID will be assigned, consisting of your first and last name, all lower case, and with no spaces. See the Online Banking Conversion Guide on cbbank.com/HBC-Conversion for First-time Login details.

If using my first and last name still does not comply with the Online Banking 8-character Login ID requirement, what will happen?

You will be contacted directly with your new Username.

Will I need to change my password?

Yes. If you are a consumer, your first-time login will accept your current User Name and Password. If you are a business, your first-time login will accept your User ID and PIN (in the Password field). You will be prompted for a Secure Access Code (SAC). Once successfully logged in, you will be prompted to immediately change your password. See the Online Banking Conversion Guide in cbbank.com/HBC-Conversion for First-time Login details.

Will HBC MFA settings carry over?

Your HBC MFA targets (email, text, phone) will be converted for use in CBB Online Banking authentication to send you a Secure Access Code (SAC) during login.

Is MFA required for every log-in?

At each login with your User Name and Password, you will be presented with the available targets you have in your profile to receive a Secure Access Code (SAC), which you will need to enter into the SAC field to access Online Banking. Alternatively, you may elect to register your device, which only requires a User ID and Password and should only be done if the device is yours and not connected to any public network. See First-time Login in the Online Banking Conversion Guides at cbbank.com/HBC-Conversion for details.

Will there be facial/biometric recognition in the new CBB mobile banking app?

Yes. Your new Citizens Business Bank mobile banking app supports biometric login options, including facial recognition and fingerprint authentication on compatible devices. After enrolling in the new mobile banking app simply enable biometric login in your device settings or within the app (if prompted).

Will my Online Banking Internal Transfers be converted?

Unfortunately, any previously recurring and future-dated Online Banking account transfers will not be converted and must be recreated in your new Online Banking service. During your first login to Online Banking, go to Transactions and select the Funds Transfer menu to schedule one-time, future-dated, or recurring transactions. Note: Any internal transfers set up by HBC outside of Online Banking will be converted automatically.

Will my Alerts be converted?

Unfortunately, Alerts (formerly referred to as Payment Notifications) will not be converted and must be reestablished in your new Online Banking service after conversion. Review the Online Alerts video tutorial at cbbank.com/HBC-conversion for details.

If I have a complex mix of accounts in HBC Online Banking, will that structure be transferred to CBB?

Yes. Please contact your Business Center and share your profile details, which will be reviewed by CBB Operations to ensure your transition is as smooth as possible.

If I have business and personal bank accounts accessed using one HBC profile User ID, will that be converted?

CBB will convert customer profiles from HBC Online Banking as-is. Business Online Banking profiles with personal accounts added will be automatically converted.

What are the communication options in Online Banking?

Besides call our Customer Service Line directly for support, Online Banking users have the option to use an in-app chat feature or a secure message feature if sensitive information or documents needs to be shared with the Bank.

What are my options to receive bank account statements?

Your bank account statements are automatically available digitally in Online Banking, under Statements. Digital statements with and without check images are available at no charge (a fee is charged for paper statements with images – see your Welcome Guide or contact your Business Center for details). E-Statement service is available to eliminate paper, which mitigates mail fraud and protects your account information. Enrolling is easy. See the E-Statements details in the Online Banking Conversion Guide or view the E-Statement Enrollment job-aid on the HBC-Conversion webpage for details.

Will a secure browsing option be available?

CBB does not offer a secure browser option. However, users can register their computer as an added security layer. Thereafter, logins from that device only require a User ID and password.

Will digital statements of loans be available in Online Banking?

Yes.

We currently have a Heritage loan, and the loan payment is paid automatically. Will that continue?

Yes. All HBC auto-pay processes will convert automatically with no action required by you.

PERSONAL ZELLE

Will my Personal Online Banking Zelle service be converted?

Your Personal Zelle® service, including your enrolled contacts and transaction history, will be converted automatically to your new Online Banking platform.

MOBILE APP

What is required to install the mobile app?

Citizens Business Bank Online Banking and Mobile Banking leverage one system, so there is only one mobile app. On Monday, June 22, 2026, click on your existing HBC Mobile Banking app to be redirected to the CBB Mobile Banking app. Once the app is installed, follow the Online Banking first-time login instructions (if you haven't already logged into Online Banking), or login with your User ID and new password. Mobile App Download Instructions will be available before Conversion weekend in the cbbank.com/HBC-Conversion webpages.

BILL PAY

Will my Bill Pay payees be converted?

Yes. Your existing bill payment payees, e-bills and scheduled and future-dated payments established in your former Bill Pay service will be converted automatically to your new Bill Pay service.

Will I need to take any additional action to use Business Bill Pay?

If you have more than one Bill Pay user, your Company Administrator must entitle each user access to Bill Pay service before use. After your Company Administrator provides access, users can log into Online Banking and select Business Bill Pay from the left-hand menu.

TRAINING

I missed the training webinars, were they recorded?

Those were live webinars meant to provide a high-level overview and were not recorded. However, the Conversion Resources site at cbbank.com/HBC-Conversion offers Personal Online Banking and Business Online Banking webpages that include a wealth of training videos that can be viewed at any time.

Staying Safe Online

Never provide your online banking password, login secure access code, or transaction approval security token code to anyone. Citizens Business Bank will NEVER call and ask for this information.

Fraudsters currently use a method to copy or “spoof” a legitimate phone number, such as the victim’s bank phone number, which then appears on the victim’s Caller ID. **NEVER** trust Caller ID and **ALWAYS** be suspicious of unsolicited phone calls asking for personal information or Online Banking credentials.