

# 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](http://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](http://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 our payroll company of our 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, it is recommended that you provide CBB's routing number to your payroll company at some point, but it is not required and should only be 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](http://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.

### **Will my HBC business accounts, users, entitlements, templates, and limits in Online Banking be converted automatically?**

All HBC accounts, users, entitlements, limits, payees (recipients) currently accessible in your Online Banking service will be automatically converted to Citizens Business Bank Online Banking. Templates used for recurring transactions will not be converted; however, all other templates will be converted. Users can use converted payees/recipients to recreate recurring/future-dated transactions. See the ACH/Wire section below for more information.

### **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](http://cbbank.com/HBC-Conversion). Click on the Personal Online Banking or Business Online Banking to be taken to the appropriate Conversion Guide.

### **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.

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

#### Personal Online Banking

Use your HBC User Name and Password.

Please note: Login: User Names with less than 8 characters will be changed to the user's first and last name (lowercase, no spaces).

Personal login example: If John Baker's User Name is JB72, his new User ID will be johnbaker. Some users were contacted directly if their User ID was still short.

#### Business Online Banking

Use your current User ID + Company ID combined (no spaces) in the Login ID field, and your current PIN in the Password field.

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

**Will I need to change my password?**

Yes. If you use Personal Online Banking, use your existing password. If you use Business Online Banking, use your PIN. 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](http://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](http://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](http://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.

## **BUSINESS ZELLE**

### **How will businesses enroll in Zelle?**

Admin Users can enroll in Zelle® Small Business by logging into the new Online Banking platform and navigating to Messages. To enable the service, the Admin User creates a new message and selects “Zelle Enrollment” from the message recipient drop-down menu. The Admin User may submit a request to enable Zelle for both the Admin and sub-users.

## **COMPANY ADMINISTRATION**

### **Will all users be set up in CBB Online Banking, or will only the Company Admin be set up and they will need to build other users?**

All users currently built within HBC Online Banking will be automatically converted to CBB Online Banking. See the Business Online banking Conversion Guide in [cbbank.com/HBC-Conversion](http://cbbank.com/HBC-Conversion) for more details.

## **ACH ORIGATION/WIRE TRANSFER**

### **Will I receive a security token to approve wire transfers and ACH transactions?**

Designated approver users were sent an email with instructions to either download a Security Token digital app or request a physical fob. If you haven't been contacted, call HBC Customer Support at 800.796.4777 for assistance.

### **Will my Future dated and recurring ACH and Wire transactions be converted?**

Unfortunately, Future dated and recurring ACH and Wire transactions will not be converted and must be recreated and approved for processing after conversion.

## **QUICKEN/QUICKBOOKS & OTHER ACCOUNTING SOFTWARE**

### **Will connections to QuickBooks need to be re-established?**

Yes. Please see the Intuit Quicken/QuickBooks job-aid on the [cbbank.com/HBC-Conversion](http://cbbank.com/HBC-Conversion) portal, which will be available closer to conversion weekend.

### **QuickBooks does not work with HBC Business Online Banking MFA, and we've had to use a dedicated "qbuser" User ID. Will that User ID be converted?**

No. CBB Online Banking connects to Quicken and QuickBooks directly through Intuit's Direct Connect service. On Tuesday, June 23, 2026, simply update your Quicken or QuickBooks profile with Citizens Business Bank as your financial institution and use your own login credentials. Please see the Intuit Quicken/QuickBooks job-aid on the [cbbank.com/HBC-Conversion](http://cbbank.com/HBC-Conversion) portal.

### **Will I be able to link my converted CBB account with my accounting software using Plaid?**

Yes. CBB utilizes Plaid Exchange API, which is used by many accounting software systems. All HBC accounts and services will be converted to CBB accounts and services over the weekend of June 19 through June 21, 2026. On Monday, June 22, you can download information from Thursday, June 18, 2026, which is that last day transactions will be processed by HBC. On Tuesday, June 23, 2026, you can change the bank connected to your accounting service through Plaid to CBB.

## **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](http://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.

## **REMOTE DEPOSIT CAPTURE**

### **Will remote deposit still work the same after conversion?**

Your existing Remote Deposit Capture service is not changing, it will just be accessible from your new Online Banking service. As such, the service will continue to work the same after conversion with your existing scanners. Please note that any history in Remote Deposit Capture will not be converted; however, your deposit history will be available in Online Banking.

### **Will my existing check scanner continue to work?**

Yes. Existing scanners remain compatible with your Remote Deposit Capture service.

## **POSITIVE PAY**

### **How will Positive Pay exceptions be handled and what is the deadline?**

CBB Positive Pay offers centralized access to both Check Positive Pay and ACH Positive Pay. Early each morning (after end of day processing), designated users will receive an email alert advising them that exceptions are available for their review/decision, or that there are no exceptions that day. Users log in to Online Banking, navigate to Positive Pay, review exceptions, and make pay or return decisions. The deadline for exception decisions is 12:00 PM Pacific Time.

### **If I miss the Positive Pay decision deadline, what will happen to that day's outstanding exceptions?**

If no action is taken on an exception item by the deadline, the system will automatically process the item using the default decision previously selected by the customer at implementation of service. The default options are "Pay All" and "Return All", and separate default decisions can be established for Check and ACH Positive Pay services. It is common for customers to select a default decision of "Return All" for Check Positive Pay, and "Pay All" for ACH Positive Pay.

### **If I mistakenly uploaded a Positive Pay issued check file to the wrong account, can I fix that myself?**

You can call our Customer Service Line to have the file deleted.

## **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](http://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.