

AN IMPORTANT NOTICE TO HERITAGE BANK CUSTOMERS REGARDING HEALTH PRECAUTIONS

We want to assure you that Heritage Bank of Nevada is prepared for a Swine Flu Pandemic, and we are doing our part to help prevent the spread of this disease. We are listening to the recommendations of the World Health Organization (WHO), and our local health agencies regarding the spread of the Swine Flu virus.

If the WHO and our local health authorities issue health warnings within our community, Heritage Bank will follow their recommendations. The bank will focus on having all branch offices available to serve you during normal business hours. However, if it is recommended that businesses close, you can be assured that you will continue to have access to your accounts.

These are the precautionary steps the bank will follow:

1. The bank's Courier Service will be temporarily suspended in order to prevent the spread of germs to our customers
2. Bank employees may use gloves and face masks when handling currency and in face to face meetings
3. In an extreme situation, Heritage Bank lobbies will be closed with all banking transactions being conducted through:
 - a. Drive-up Windows
 - b. Online Banking
 - c. Telephone Banking
 - d. Night Depositories
 - e. ATMs

NOTE: Branch phones will remain in operation.

Please be aware that we will only take these precautionary measures if instructed to do so by health authorities. Information regarding branch locations that are open for business will be posted on the bank's website and on the doors and windows of all branches. Please refer to www.heritagebanknevada.com for updates.

As a socially responsible community partner, Heritage Bank is doing our part to prevent the spread of this virus.

Thank you.

Stan Wilmoth

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Please protect yourself by following healthy hygiene:

- Clean your hands with soap and water or an alcohol-based hand sanitizer
- Keep your hands away from your eyes, nose and mouth
- Disinfect door handles, light switches, and places of human contact
- If you have flu like symptoms, remain at home and call your physician.

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