

February 26, 2010

**HERITAGE BANK OF NEVADA ASSUMES OWNERSHIP  
OF CARSON RIVER COMMUNITY BANK**

(Carson City, NV) – February 26, 2010. Carson River Community Bank, Carson City, Nevada, was closed today by the Financial Institutions Division of the Nevada Department of Business and Industry. The Federal Deposit Insurance Corporation (FDIC) was then named the Receiver. To protect the depositors, the FDIC entered into a purchase and assumption agreement with Heritage Bank of Nevada, Reno, to assume substantially all the deposits and assets of Carson River Community Bank from the FDIC. As of December 31, 2009, Carson River had approximately \$51 million in total assets and \$49.87 million in total deposits.

The one branch of Carson River Community Bank, located at 951 Jacks Valley Road in Carson City, will open as a branch of Heritage Bank of Nevada. The branch will be open for business as usual under the Heritage Bank name on Monday, March 1 at 9:00 am. At that time, Carson River customer accounts will be Heritage Bank customers. Depositors of Carson River Community Bank will automatically become depositors of Heritage Bank of Nevada. Deposits will continue to be insured by the FDIC.

Customers of both banks should continue to use their existing branch until they receive notice from Heritage Bank that it has completed systems changes to allow other Heritage Bank branches to process their accounts at all branches. Customers can continue to use their checks, ATM cards and Debit cards as they have in the past, and if they have bill paying, it will continue, as will all direct deposits, including social security checks.

This evening and over the weekend, depositors of Carson River Community Bank can access their money by writing checks or using ATM or debit cards. Checks drawn on the bank will continue to be processed. Loan customers should continue to make their payments as usual. Certificate of Deposit holders will be allowed to withdraw their deposits with no penalty for early withdrawal if they so desire. Carson River Bank customers will be receiving a notification letter from the FDIC and a welcome letter from Heritage Bank, but at no time will either institution be requesting personal information from them.

Customers who have questions about today's transaction can call the FDIC toll-free at 1-800-837-0215. The phone number will be operational this evening until 9:00 p.m., Central Standard Time (CST); on Saturday from 9:00 a.m. to 6:00 p.m., CST; on Sunday from noon to 6:00 p.m., CST; and thereafter from 8:00 a.m. to 8:00 p.m., CST. Interested parties also can visit the FDIC's Web site at <http://www.fdic.gov/bank/individual/failed/carsonriver.html>.

Stan Wilmoth, President and CEO of Heritage Bank states, "We are excited about the opportunity to expand our presence in the Carson Valley. We have been providing full service banking in Carson City for many years and know the market and the community very well. We've been interested in the Carson market for a number of years. Our interest is to find a location in either Gardnerville or Minden and move this branch to that location. By opening another branch in Carson area, it will enable us to employ the majority of Carson River Bank's employees at Heritage Bank.

"We can assure the customers of Carson River Bank that their accounts are safe and secure. Heritage bank is one of the highest rated banks in the State of Nevada with profitability that exceeds all other institutions in our state. In addition, customers will receive the same outstanding service all of our Heritage Bank customers receive."

Heritage Bank of Nevada strongly supports the customers and communities it serves in northern Nevada. As the only locally-owned community bank, we all benefit as Heritage Bank deposits stay in the community and are lent out locally to support growth in the area. Customers can rely on Heritage Bank to be a safe, secure and friendly place to do their banking.

Heritage Bank is proud to be the premier community bank in Northern Nevada, with local ownership and local decision-making. Covering the area with six convenient locations and access to over 3,000 surcharge-free ATMs nationwide, Heritage Bank of Nevada continues its commitment to supporting the customers and communities it serves in Northern Nevada.

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1401 S. Virginia Street, Reno • 1000 W. 7th Street, Reno • 47 Damonte Ranch Parkway, Reno • 4222 S. Carson Street, Carson City • 951 Jacks Valley Road, Carson City • 330 Los Altos Parkway, Sparks