



March 1, 2010

## WELCOME TO HERITAGE BANK OF NEVADA

We would like to personally welcome you to Heritage Bank of Nevada, and take a few moments to acquaint you with the benefits and financial stability you'll enjoy as a Heritage Bank customer. As you may know, Heritage Bank is safe, sound and well capitalized. We are a true community bank, owned by 352 northern Nevada families. For over 15 years we have provided outstanding personal service and financial solutions to successful entrepreneurs and professionals and their families in northern Nevada.

We are pleased to announce that Brent Holderman is joining the Heritage Bank of Nevada team as Vice President, Branch Manager. Brent has been in Carson City and Carson Valley since 1984 and has worked with many of you while at Carson River Community Bank. Heritage Bank has maintained a branch in Carson City since 2001. Brent joins Duane Dougherty, Heritage Bank Branch Manager, and Jerry Gregory and the rest of the Heritage Bank team in serving Carson City. In addition to Carson City, we are looking at expanding our banking presence into the Carson Valley area which is currently underserved by community banks.

We are committed to providing you with clear and timely information, and we want to make the transition to Heritage Bank as seamless as possible. Please continue to bank as usual at your former Carson River Community Bank office, using your current checks, cards, and deposit tickets until your accounts are converted to Heritage Bank's systems. You also should continue to make your loan payments as you have been doing with checks payable to Heritage Bank of Nevada. Loan customers will continue to receive billing statements as they have in the past.

We review our checking, savings and money market rates on a regular basis and make changes when we determine it is necessary. All certificate of deposit accounts we have assumed will maintain their current maturity dates. Effective March 2, 2010, the rates of interest on Carson River Community Bank CDs were changed to the rates that are paid on like term CDs for customers of Heritage Bank.

We want to assure you that your deposits will continue to be insured by the FDIC as provided by law, so if you have accounts at both Carson River Community Bank and Heritage Bank of Nevada, there is no need for you to change your banking relationships to retain deposit insurance coverage at this time. If your deposits exceed the FDIC limits, you will have six months from February 26, 2010 to make any changes needed to stay within the FDIC deposit limits.