

WELCOME TO

Southwest Heritage Bank

Your transition guide to Southwest Heritage Bank – a community bank built on trust and security, centered around care for our customers, and backed by innovation and a long-standing heritage in the Southwest banking industry.



TRUST | CARE | SECURITY | CUSTOMER | HERITAGE & INNOVATION

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Welcome to Southwest Heritage

A MESSAGE FROM LEADERSHIP

Dear Valued Customer,

While the merger of Bank 34 and Commerce Bank of Arizona is not yet complete, we wanted to provide you with helpful and important information regarding your accounts provided the merger closes as expected. Specifically, we plan to convert our core systems shortly after the merger closes and this packet contains information for you regarding the systems conversion and your accounts.

Provided the merger closes, we look forward to welcoming you and your business. We are also excited to announce that following the merger, we will be known as Southwest Heritage Bank, reflecting our legacy of helping businesses grow throughout the southwest.

You will undoubtedly have questions once the two banks transition together. We encourage you to review this comprehensive guide for valuable information and answers about account and systems changes. As Southwest Heritage Bank, or SWHB, we plan to provide an enhanced level of convenience and product offerings. We are excited to offer a full spectrum of business banking solutions to you using the same exceptional service our banking team is known for. Should the merger not close, there is nothing you will need to do.

Please keep this important transition guide accessible for reference. Most of all, if you have any questions, please do not hesitate to contact your banker. Bank 34 + Commerce Bank of Arizona = Southwest Heritage Bank... New name, same great people. We look forward to serving you.

Sincerely,

Jim Crotty, CEO

Chris Webster, President

Behind the Brand

We are looking forward to the combination of Bancorp 34, Inc and CBOA Financial, Inc. at which time we plan to introduce a new brand and name for the combined bank. The Southwest Heritage brand developed from the idea of merging two community banks with deep foundations in the Southwest, ultimately to become the 2nd largest bank based in Arizona. Brand development was an extensive and methodical process that consisted of many months of feedback from customers, employees, and stakeholders alike. The story behind our brand is critical to understanding the meaning and connection to the core values that drive us.



BRAND ORIGIN

Our logo draws inspiration from the rich history of the Southwestern United States, particularly the ancient Petroglyphs found in the region. Its design is clean and timeless, representing our brand with strength and simplicity. It serves as a visual anchor to our name—rooted in tradition, reflective of our long-standing heritage in the Southwest banking industry, and an embodiment of our core values. The two connected colors also pay homage to the unity of Bank 34 and Commerce Bank of Arizona. Together, they make a complete mark.

CORE VALUES



TRUST

Transparency, integrity, and reliability at our core



CARE

Genuine care, empathy, and a personalized approach



SECURITY

Financial peace of mind in an era of constant change



CUSTOMER

Personalized services and a dedicated team to place our customers at the center of every decision



HERITAGE & INNOVATION

Legacy of trust and stability, complemented by a relentless pursuit of innovation







Dates to Remember

Pre-Transition




BEGINNING OF MARCH

Prior to the transition on Friday, March 22nd at 8pm CT, please ensure you complete the following items:

-  **Contact Info** - Update your contact information so we have your current phone number, email address, and mailing address.
-  **Loan Payments** - Make note of any scheduled and/or recurring loan payments as they must be reestablished 3/26/24 or after.
-  **Records** - Save or print statements and documents for your records as loan history prior to 3/25/24 will not be available.
-  **Debit Cards** - Before the conversion, you will receive a new debit card with a new account number and the contactless symbol. Your new card will have the Bank 34 name however once your new card expires you will get a Southwest Heritage Bank card.


MID-MARCH

The last days to use our banking products until after the transition (March 25th):

-  **MARCH 7TH | People Pay via Mobile App** - The last day of use for People Pay through our mobile apps is March 7th. The cutoff will occur at 2pm CT.
-  **MARCH 10TH | People Pay via Online Banking** - The last day of use for People Pay through Online Banking is March 10th. The cutoff will occur at 8pm CT.
-  **MARCH 22ND | Mobile Banking** - The last day of use for Business and Consumer Mobile Banking is March 22nd. The cutoff will occur at 3pm CT.

MARCH 22ND, 2024

Transition to Southwest Heritage Bank will begin March 22nd at 4pm CT and will be complete March 25th at 10am CT.









-  **Unavailable Services** - All Business and Consumer online banking applications including Bill Pay, Remote Deposit Capture and Voice Response Unit (VRU) will be unavailable at this time.

Dates to Remember

Post-Transition

WEEK OF MARCH 25TH

Your financial information will now be available on Southwest Heritage Online and Mobile Banking, and you can stop by any branch for account access.

-  **MARCH 25TH | Online Banking** - On March 25th at 10am CT, Online Banking will be restored. To access, visit: *Business* - swhb.ebanking-services.com | *Consumer* - olb.ebanking.com/122106251/login
-  **MARCH 25TH | Statements/Check Images** - Starting March 25th, the import process for statements and images will begin and could take several days to complete. Please note that not all statements and images will be available though Online Banking by 3/25.
-  **MARCH 25TH | ACH** - Beginning March 25th, ACH originated transactions can be submitted through 8pm CT. Same-day ACH payments may be submitted thru 3:45pm.
-  **MARCH 25TH | Mobile Banking App** - Our new Southwest Heritage Business & Consumer Mobile Banking Apps will be available in the Apple App and Google Play Stores on March 25th.
-  **MARCH 25TH | Check Positive Pay** - Beginning March 25th, check positive pay decisions must be made prior to 12pm CT.
-  **MARCH 25TH | Debit Cards** - Your new Visa Debit/ATM Card will be ready to use beginning March 25th after 10am CT at merchants and ATMs, provided you have activated your card and established your PIN. At this time, your CBOA Debit Card will become inactive and should be destroyed.
-  **MARCH 26TH | Loan Payments** - On March 26th, you may begin to view and transact against your loan accounts in Business Online Banking. At that time, please re-establish your scheduled or recurring loan payments. Loan notes will no longer be used.
-  **Bank Name & Routing Number Change** - While you may continue to use your current supply of checks, we ask that you update your information with your next check order. When re-ordering, request a bank name change to "Southwest Heritage Bank" and new routing number of 122106251.

Southwest Heritage Customer Support

We're here to help. Additional questions? Here are some ways you can reach us:

CUSTOMER SUPPORT

Call us at (888) 702-5266.
Hours of operation (MST):
Monday - Friday | 9am - 4pm
Saturday & Sunday | CLOSED

EMAIL US

Feel free to send us a note at
CustomerService@Bank34.com or
CustomerService@CommerceBankAZ.com with questions
or comments and we will be happy to assist you.

New Personal Deposit Accounts

IF YOU HAD	NEW PERSONAL ACCOUNT PRODUCT NAME WILL BE	PERSONAL DEPOSIT ACCOUNT DESCRIPTION	OTHER ACCOUNT DETAILS	MONTHLY SERVICE FEE	ABILITY TO WAIVE MONTHLY SERVICE FEE	MINIMUM BALANCE TO WAIVE MONTHLY SERVICE FEE
Regular Checking OR Relationship Checking	Simple Checking	<ul style="list-style-type: none"> Simplest account with no minimum average balance or monthly service fee. This account does not earn interest. 	\$100 minimum to open. Unlimited transactions.	\$0	N/A	N/A
Senior Checking OR Senior Checking with Interest	Reserve Checking	<ul style="list-style-type: none"> Account with special benefits for clients 55 and older with a low balance requirement to earn interest and does not have a monthly service fee. This account has tiered rates and starts to earn interest with a \$500 balance. 	\$100 minimum to open; Unlimited transactions; 55 or older in age. Free checks for life of account (1 at time), free paper statements, free stop payments, and half-price safe deposit box. Special benefits with \$500 minimum average balance.	\$0	N/A	N/A
Preferred Checking, Premium Plus Checking	Kasasa® CashReward Checking Earn 2.00% APY	<ul style="list-style-type: none"> Kasasa® CashReward is a special free checking account that has rewards if you qualify includes premium interest of 2.00% APY up to \$50,000, no monthly service fee, no minimum balance, and no penalties.* Rewards*: 2.00% APY up to \$50,000; 0.20% APY on balance over \$50,000 for blended range from 2.00%-0.80% APY; Up to \$25 ATM fee refunds. How to Qualify*: 12 debit card swipes; E-statement; 1 Direct Deposit or ACH. 	\$100 minimum to open.	\$0	N/A	N/A
	Kasasa® CashBack Checking Get 3.00% Cash Back	<ul style="list-style-type: none"> Kasasa® CashBack is a special free checking account that has rewards if you qualify includes 3.00% cash back, no monthly service fee, no minimum balance, and no penalties.* This account does not earn interest. Rewards*: 3.00% cash back; Up to \$7.50 cash back; Up to \$25 ATM fee refunds. How to Qualify*: 12 debit card swipes; E-statement; 1 Direct Deposit or ACH. 	\$100 minimum to open.	\$0	N/A	N/A
	Kasasa® CashReward Checking with Saver Earn 2.00% APY on Cash & 0.50% APY on Saver	<ul style="list-style-type: none"> Kasasa® CashReward is a special free checking account that has rewards if you qualify includes premium interest of 2.00% APY up to \$50,000, no monthly service fee, no minimum balance, and no penalties.* Saver is a free savings account that if you qualify includes premium interest of 0.50% APY up to \$50,000, no monthly service fee, no minimum balance, and no penalties.* These accounts have tiered rates and start to earn interest at 0.02% APY on all balances even if qualifications are not met. Rewards*: On CashReward, 2.00% APY up to \$50,000; 0.20% APY on balance over \$50,000 for blended range from 2.00%-0.80% APY; Up to \$25 ATM fee refunds. On Saver, 0.50% APY up to \$50,000; over \$50,000 earn 0.20% APY for blended range from 0.50%-0.26% APY. How to Qualify*: On CashReward, 12 debit card swipes; E-statement; 1 Direct Deposit or ACH. On Saver, qualify in Kasasa CashReward Checking. 	\$100 minimum to open.	\$0	N/A	N/A

New Personal Deposit Accounts

IF YOU HAD	NEW PERSONAL ACCOUNT PRODUCT NAME WILL BE	PERSONAL DEPOSIT ACCOUNT DESCRIPTION	OTHER ACCOUNT DETAILS	MONTHLY SERVICE FEE	ABILITY TO WAIVE MONTHLY SERVICE FEE	MINIMUM BALANCE TO WAIVE MONTHLY SERVICE FEE
	<p>Kasasa® CashBack Checking with Saver Get 3.00% Cash Back & 0.50% APY on Saver</p>	<ul style="list-style-type: none"> • Kasasa® CashBack is a special free checking account that has rewards if you qualify includes 3.00% cash back, no monthly service fee, no minimum balance, and no penalties.* • Kasasa Saver is a free savings account that if you qualify includes premium interest of 0.50% APY up to \$25,000, no monthly service fee, no minimum balance, and no penalties?. • The CashBack account does not earn interest. The Saver account has tiered rates and starts to earn interest at 0.02% APY on all balances even if qualifications are not met. • Rewards*: On CashBack, 3.00% cash back; Up to \$7.50 cash back; Up to \$25 ATM fee refunds. On Saver, 0.50% APY up to \$50,000; over \$50,000 earn 0.20% APY for blended range from 0.50%-0.26% APY. • How to Qualify: On CashBack, 12 debit card swipes; E-statement; 1 Direct Deposit or ACH. On Saver, qualify in Cash Back Checking. 	<p>\$100 minimum to open.</p>	<p>\$0</p>	<p>N/A</p>	<p>N/A</p>
<p>Personal Money Market Under \$1,000,000</p>	<p>Premium Money Market</p>	<ul style="list-style-type: none"> • Account to earn interest with a balance requirement and avoid a monthly service fee, have cash on hand, and some check writing ability. • This account has tiered rates and starts to earn interest with a \$1,000 balance. 		<p>\$15</p>	<p>Yes</p>	<p>\$1,000</p>
<p>Personal Money Market \$1,000,000 and up</p>	<p>PremiumPlus Money Market</p>	<ul style="list-style-type: none"> • Account to earn premium interest with a higher balance requirement and avoid a monthly service. have cash on hand, and some check writing ability. • This account has tiered rates and starts to earn interest with a \$1,000 balance. 	<p>\$100,000 minimum to open.</p>	<p>\$15</p>	<p>Yes</p>	<p>\$1,000</p>
<p>Personal Savings OR Start Smart Savings</p>	<p>Simple Savings</p>	<ul style="list-style-type: none"> • Account to save money with no balance requirement to earn interest and have easy access to it should you need it. There is a low balance requirement to avoid a monthly service fee. • This account starts to earn interest with a \$100 balance. 	<p>\$100 minimum to open. Minors under age 18 no monthly service charge until age 18.</p>	<p>\$5</p>	<p>Yes</p>	<p>\$100</p>

DISCLOSURE: Member FDIC. IR=Interest Rate/APY = Annual Percentage Yield. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Account approval, conditions, qualifications, limits, timeframes, enrollments, and other requirements apply. Contact one of our bank service representatives for current rates, additional information, details, restrictions, processing limitations and enrollment instructions. ***SEE WEBSITE FOR COMPLETE KASASA ACCOUNTS DISCLOSURE.**

New Business Deposit Accounts

IF YOU HAD	NEW BUSINESS ACCOUNT PRODUCT NAME WILL BE	BUSINESS DEPOSIT ACCOUNT DESCRIPTION	OTHER ACCOUNT DETAILS	MONTHLY SERVICE FEE	ABILITY TO WAIVE MONTHLY SERVICE FEE	MINIMUM BALANCE TO WAIVE MONTHLY SERVICE FEE
Small Business Checking OR Premium Business Checking OR Neighborhood Checking	Small Business Checking	<ul style="list-style-type: none"> Simple account with a low balance requirement to avoid a monthly service fee and for predicatable, lower level of transactions each month. This account does not earn interest. 	<p>\$100 minimum to open. Free 200 debits and credit transactions. \$.25 per transaction item charge thereafter.</p>	\$10	Yes	\$100
Analysis Checking	Analysis Checking	<ul style="list-style-type: none"> Account with an earnings credit based on positive average balance to offset service and activity fees. This account does not earn interest. 	<p>\$100 minimum to open. Excess earnings credits are not paid to you and do not accumulate from one statement to another.</p>	\$15	Yes	N/A
Trust Preferred OR Trust Premium Plus OR Business Premium Plus OR Community Checking	Interest Checking	<ul style="list-style-type: none"> Interest earning account for profit-based companies with a balance requirement to earn interest and avoid a monthly service fee. This account has tiered rates and starts to earn interest with a \$5,000 balance. 	<p>\$100 minimum to open. Free 200 debits and credit transactions. \$.25 per transaction item charge thereafter.</p>	\$15	Yes	\$5,000
	Simple Non-Profit Checking	<ul style="list-style-type: none"> Account for non-profits that do not have 501c designation (e.g., associations and clubs) with a balance requirement to earn interest and avoid a monthly service fee. This account has tiered rates and starts to earn interest with a \$1,000 balance. 	<p>\$100 minimum to open. Free 200 debits and credit transactions. \$.25 per transaction item charge thereafter.</p>	\$10	Yes	\$1,000
	501c Non-Profit Checking	<ul style="list-style-type: none"> Account for non-profits with 501c designation with a balance requirement to earn interest and avoid a monthly service fee. This account has tiered rates and starts to earn interest with a \$1,000 balance. 	<p>\$100 minimum to open. Free 200 debits and credit transactions. \$.25 per transaction item charge thereafter.</p>	\$10	Yes	\$1,000

New Business Deposit Accounts

IF YOU HAD	NEW BUSINESS ACCOUNT PRODUCT NAME WILL BE	BUSINESS DEPOSIT ACCOUNT DESCRIPTION	OTHER ACCOUNT DETAILS	MONTHLY SERVICE FEE	ABILITY TO WAIVE MONTHLY SERVICE FEE	MINIMUM BALANCE TO WAIVE MONTHLY SERVICE FEE
Trust MMKT <\$1 MM OR Business MMKT <\$1 MM	Premium Money Market	<ul style="list-style-type: none"> Account to earn interest with a balance requirement and avoid a monthly service fee, have cash on hand and some check writing ability. This account has tiered rates and starts to earn interest with a \$1,000 balance. 	\$1,000 minimum to open.	\$15	Yes	\$1,000
Trust MMKT \$1 MM+ OR Business MMKT \$1 MM+	PremiumPlus Money Market	<ul style="list-style-type: none"> Account that want to earn premium interest with a higher balance requirement and avoid a monthly service fee, have cash on hand, and some check writing ability. This account has tiered rates and starts to earn interest with a \$1,000 balance. 	\$100,000 minimum to open.	\$15	Yes	\$1,000
IOLTA	IOLTA	<ul style="list-style-type: none"> Interest on Lawyers Trust Account (IOLTA) is a unique account for lawyers who receive funds that belong to a client that is separate from lawyer's own money that has a balance requirement to earn interest and does not have a monthly service fee. This account has tiered rates and starts to earn interest with a \$1,000 balance. 	\$100 minimum to open. No minimum balance requirements. Unlimited items free.	\$0	N/A	N/A
Trust Savings OR Business Savings	Savings	<ul style="list-style-type: none"> Account for business clients that want to save money and earn interest but have easy access to it should they need it. This account has tiered rates and starts to earn interest with a \$100 balance. 	\$100 minimum to open.	\$5	Yes	\$100

DISCLOSURE: Member FDIC. IR=Interest Rate/APY = Annual Percentage Yield. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Account approval, conditions, qualifications, limits, timeframes, enrollments, and other requirements apply. Contact one of our bank service representatives for current rates, additional information, details, restrictions, processing limitations and enrollment instructions.

Treasury Management

PRODUCTS MADE FOR YOU

Cash Management Online Banking

Secure access to view, transfer, and reconcile accounts.

Cash Management Apps

Secure access to view, transfer, and reconcile accounts via your mobile phone.

Direct Connect

Connect to QuickBooks®, Quicken®, or QuickBooks® Online.

Bill Payment

One time and recurring payment options to individuals and businesses from one secure location.

ACH Credit Origination

Pay employees, vendors, individuals, or tax payments quickly and securely via Automated Clearing House.

ACH Debit Origination

Efficiently collect your receivables via Automated Clearing House.

Wire Origination

Initiate both Domestic and International Wire Transfers quickly and securely online.

Remote/Merchant Deposit Capture

Deposit checks from your office using your computer and a desktop scanner.

Positive Pay

Minimize risk of loss from unauthorized or altered checks and ACH transactions.

Business Mobile Deposit

Deposit checks using your mobile device and Southwest Heritage Bank Mobile App.

Merchant Card Processing

Accept payment by credit card at a competitive rate.

IntraFi® Network Deposits™

CDARS® & ICS®. Earn interest while maintaining FDIC Insurance coverage on excess funds.

Sweeps

Allow funds to automatically transfer to and from internal accounts to meet an account target balance set by you.

Business Credit Card

Variety of cards offered to support your purchasing needs.

Ask to talk to a Treasury Management Specialist today!

Fee Schedule

ACCOUNT SERVICES

Official check _____	\$5.00 per check
Counter checks _____	\$0.50 each
Stop payment _____	\$30.00 per item
Returned deposit _____	\$5.00 per item
Collections items _____	\$30.00 domestic/for
Overdraft fee/NSF check charge _____	\$30.00 per transaction
Overdraft fee/NSF after 3 days daily charge _____	\$5.00 after 3 days/per day
Overdraft (ODP) transfer fee _____	\$5.00 per transfer
Statement re-print _____	\$5.00 per statement
Copy of on us check _____	\$3.00 per item
ATM/Visa replacement _____	\$10.00 per replacement
ATM/Visa replacement _____	\$30.00 expedited 2 day
Loan Book replacement _____	\$5.00 per book
Reconciliation assistance _____	\$25.00 per hr./1 hr. min.
Research _____	\$25.00 per hr./1 hr. min.
Research microfilm _____	\$25.00 per hour
Photocopies _____	\$0.50 per page
Check cashing (non-customer) _____	\$5.00 per item
Credit card cash advance _____	\$10.00 per item
Excessive transaction fee (savings/money market accounts only) _____	\$15.00 per excessive item
IRA closing and transfers _____	\$45.00 per account
Early account closure _____	\$20.00 within 90 days
Dormant account _____	\$5.00 12 month
No mail service set up checking, saving, CD _____	\$5.00 per account 1 time
Returned mail _____	\$3.00 per item
Night deposit bag with lock and key _____	\$35.00 per bag
Business deposit money bag (vinyl/zipper/no lock) _____	\$5.00 per bag
*Coin-counting/deposit _____	3.0% per deposit
*Business courier regular delivery - unscheduled _____	\$15.00 per delivery
*Business courier rush delivery - unscheduled _____	\$25.00 per delivery
*Business courier 2 week agreement _____	\$105.00 per month
*Business courier 3 week agreement _____	\$165.00 per month
*Business courier 4 week agreement _____	\$210.00 per month
*Business courier 5 week agreement _____	\$255.00 per month

WIRES

Incoming _____	No per wire charge
Outgoing domestic _____	\$30.00 per wire
Outgoing foreign _____	\$45.00 per wire

SAFE DEPOSIT BOX

3 x 5 _____	\$20.00 annually (Las Cruces only)
3 x 10 _____	\$30.00 annually
5 x 5 _____	\$25.00 annually (Las Cruces only)
5 x 10 _____	\$35.00 annually
7 x 10 _____	\$50.00 annually (Alamogordo only)
10 x 10 _____	\$65.00 annually
Key deposit _____	\$10.00 one time
Drilling _____	\$110.00 as needed
Late payment _____	\$5.00 per month
Rekey or key replacement _____	\$50.00 as needed

*May not be available in all markets.

Ask us how to get a discount on annual Safe Deposit Box rates!

Funds Availability

An updated Funds Availability Policy Disclosure for both banks will be effective 3/25/2024. Please go to our websites to see the disclosure with the changes highlighted.

FDIC Coverage

COVERAGE DURING & AFTER A MERGER

I. THE SIX-MONTH RULE (12 C.F.R. § 330.4)

When the deposit accounts of one IDI (Insured Depository Institution) are acquired by another IDI, the newly acquired deposits are separately insured from any accounts a depositor may already have at the acquiring IDI for an initial period of six months. This grace period is intended to give depositors an opportunity to restructure their accounts if the merger causes a depositor to have funds in excess of the insurance limits at the acquiring IDI.

If a depositor only held funds at one of the two IDIs that merged, this grace period would not apply, as the depositor's insurance coverage would be unaffected by the merger.



The grace period may be applied differently for time and non-time deposits.

II. TIME DEPOSITS

CDs acquired by an IDI are separately insured from pre-existing deposit accounts at the IDI, subject to the following rules:

1. Time deposits that mature after the six-month grace period remain separately insured until they mature.
2. Time deposits that mature within the first six months after the merger and are renewed for the same time period and the same dollar amount as the original deposit (with or without accrued interest added to the principal amount), will continue to be separately insured until the first maturity date after the expiration of the six-month period.
3. Time deposits that mature within the first six months after the merger and are renewed for a different dollar amount or a different time period (even if the acquiring IDI does not offer CDs for the original time period), or time deposits that mature within the first six months and are not renewed and thereby become regular savings or demand deposits, are separately insured only until the end of the six-month period.

Contact the FDIC to determine your deposit insurance coverage or ask any other specific deposit insurance questions:

 Visit www.fdic.gov/resources/deposit-insurance
 Call 1-877-275-3342 (1-877-ASK-FDIC)

ICS & CDARS

PROTECT YOUR ASSETS

- ✓ Single account protection
 - ✓ Competitive interest rates
 - ✓ Daily funds access
 - ✓ Convenient
-

INSURED DEPOSIT SOLUTION

Access Full FDIC Insurance Above \$250,000

Southwest Heritage Bank is proud to offer access to FDIC insurance for accounts above the FDIC insurance limit (\$250,000) through CDARS (also known as the Certificate of Deposit Account Registry Service) and ICS (also known as the Insured Cash Sweep Service).

The placement of your funds for both CDARS and ICS occurs in increments below the standard FDIC insurance maximum of \$250,000 so that both principal and interest are eligible for FDIC insurance. In other words, work with just SWHB but receive FDIC deposit insurance coverage on ALL your deposits.

HOW IT WORKS

How CDARS Works

When you place a large deposit with Southwest Heritage Bank, a CDARS Network member, the Network can be utilized to place your funds into CDs issued by other members of the CDARS Network.

How ICS Works

When you place a large deposit with Southwest Heritage Bank, an ICS Network member, the Network can be utilized to place your funds into money market deposit accounts at other FDIC-insured member institutions. **And**, your confidential information remains protected with us.

Interested? Contact a banker at your local branch for more information.



SOUTHWEST
HERITAGE
BANK

While we are eager to begin using our new name, please bear with us as we re-brand all the many parts of the Bank's online and physical storefront. Over the next few months, you may see "Southwest Heritage Bank", "Commerce Bank of Arizona", or "Bank 34", or even all three, on many of the digital and physical locations you visit. Please be assured that we are working diligently to create a consistent look and feel after we merge and become one!

Additional Questions?

VIEW OUR ONLINE FAQs

Visit our websites to stay up-to-date on all conversion-related communications and information.

Commerce Bank of Arizona:

www.commercebankaz.com/about-us/cbaz-bank34-merger.html

Bank 34:

www.bank34.com/news/merger



Branch Locations

NEW MEXICO

Alamogordo Branch

(575) 437-9334
500 E. 10th Street
Suite 100
Alamogordo, NM 88310

Las Cruces Branch

(575) 521-8100
220 N. Telshor Boulevard
Las Cruces, NM 88011

PHOENIX METRO

Three Scottsdale Landing

(623) 463-1440
8777 E. Hartford Drive
Suite 100
Scottsdale, AZ 85255

Promenade Scottsdale

(480) 253-4500
16435 N. Scottsdale Road
Suite 140
Scottsdale, AZ 85254

East Valley

(480) 253-4555
2915 E. Baseline Road
Suite 112
Gilbert, AZ 85234

SOUTHERN ARIZONA

Oro Valley Branch

(520) 797-4160
7315 N. Oracle Road
Suite 181
Tucson, AZ 85704

Tucson Branch

(520) 325-5200
5210 E. Williams Circle
Suite 110
Tucson, AZ 85711

Green Valley Branch

(520) 625-4650
265 W. Continental Road
Green Valley, AZ 85622