

WELCOME TO

UNBELIEVABLY

GOOD

BANKING



SOUTHERN
HERITAGE
BANK

Committed to Cleveland ... Committed to You!

Since first opening our doors in 1999, Southern Heritage Bank has been committed to providing hometown banking for families and businesses throughout Cleveland-Bradley County. Today, our commitment to you – including expanded resources to take care of our customers – is better than ever. In fact, it is **Unbelievably Good!**

As part of joining forces with First Citizens National Bank, we are excited that we can now **do even more** for all of our customers.

Between now and early October, you will receive important information about how we have **upgraded our capabilities to deliver innovative products and services**. In order to make these improvements, our bank will be transitioning to new operating technology. We are working hard to minimize any disruptions in service during this transition. We won't be perfect – and we realize changes can be irritating at times – but after the dust has settled, we know you will enjoy **appealing new products, benefits and technologies** along with the same high-touch service you've come to expect.

Included in this brochure is a list of 10 **Unbelievably Good** things to anticipate about your Southern Heritage banking relationship. Thank you for being a valued customer of Southern Heritage Bank!

Sincerely,



Lee Stewart
Chairman & CEO





Unbelievably Good Banking ... with Southern Heritage Bank.

1. Local Decision Making

Founded by local business and civic leaders, Southern Heritage Bank is deeply rooted in Cleveland. Led by a respected management team – supported with proven lending expertise – SHB continually helps Bradley County thrive.

2. A Secure, Top Community Bank in the Nation

As a *Top 200 Community Bank*¹ – with risk management ranking in the top 15% of community banks in the nation² – we'll be here to deliver local banking services for years to come.

3. Debit Rewards Are a Swipe Away

Your SHB Debit Card will reward you with FREE points that can be redeemed for merchandise or travel ... or upgrade to a Gold or Platinum card for even more rewards.

4. Instant Replacement for Lost or Stolen Debit Cards

No more worrying or waiting if your Debit Card is lost or stolen. We'll be able to deactivate your old card and provide a replacement instantly at any SHB location.

5. Services Delivered At One of the Best Places to Work

Our employees work at the fourth *Best Bank to Work For in the Nation*,³ which means they strive to provide Unbelievably Good service for every customer.





6. Mobile Deposit

Deposit your checks directly from the Mobile Banking App. In a snap, it's in the bank!

7. A Legacy of Community Banking

Southern Heritage Bank joins First Citizens National Bank for a combined total of over 140 years of independent community banking excellence in Tennessee.

8. Apply for Your Home Loan Online

Beginning in October, apply online for your new home purchase or refinance with the SHB *Home Loan Dream Team*. Simply visit **SouthernHeritageBank.com**.



9. Credit Card Options

Convenient credit for you or your business ... with a selection of VISA® and American Express® cards available.

10. Access to Trust, Estate and Insurance Services

Looking for Trust Services, Estate Planning or Insurance? SHB has expanded expertise available through specialized partners.⁴

¹ American Banker, May 2015

² Seifried & Brew Top 15 Percent 2015

³ American Banker, September 2015

⁴ Insurance and investment products are NOT FDIC INSURED, NOT A DEPOSIT, NOT BANK GUARANTEED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY AND MAY LOSE VALUE.



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