



# BANKING SERVICES INTRODUCTION



**Heritage**  
BANK

RELATIONSHIP MANAGEMENT APPROACH

Prepared for

Any bank can offer you a variety of services. But at Heritage Bank, we bring the right thinking and services directly to you through the support of your relationship manager and experts.

It's a customer-centric approach we call **Management Approach**. This empowers you as a partner—with the experience and knowledge to focus on the "big picture" of what you need in order to achieve your goals.

Your banker will be able to draw upon resources from across the entire Heritage commercial banking platform. Our business solutions include extensive expertise in lending and treasury management expertise from experienced commercial bankers.

Plus, we continue to invest in the best technology to make our relationships and credit disciplines. And we do it even smarter, faster, more personalized to your business.

HeritageBankNW.com | 800.455.6126



**Heritage**  
BANK

Products & Services

We offer an extensive range of products and services to help you streamline processes, optimize funds and automate everyday tasks—resulting in cost-effective management of your cash.

Deposit Services	Lending	Treasury Management	Wealth Strategies
<ul style="list-style-type: none"> <li>• Checking</li> <li>• Savings</li> <li>• Money Market</li> <li>• Health Savings Accounts (HSA)</li> <li>• Work Perks</li> </ul>	<ul style="list-style-type: none"> <li>• Term Loans</li> <li>• Lines of Credit</li> <li>• Commercial Real Estate</li> <li>• Construction Loans</li> <li>• Agribusiness Loans</li> <li>• SBA Loans</li> <li>• Credit Cards</li> </ul>	<ul style="list-style-type: none"> <li>• Online and Mobile Banking</li> <li>• Bill Pay</li> <li>• Merchant Services</li> <li>• Remote Deposit Capture (RDC)</li> <li>• ACH Origination</li> <li>• Wire Services</li> <li>• Sweep Services</li> <li>• Fraud Protection Services</li> <li>• Commercial Card Services</li> <li>• Payroll Card Services</li> </ul>	<ul style="list-style-type: none"> <li>• Financial Planning</li> <li>• Retirement Solutions</li> <li>• Business Succession</li> <li>• Estate Planning</li> <li>• Investment Management</li> <li>• Life, Health &amp; Disability Insurance</li> <li>• Mutual Funds, Annuities &amp; ETF Access</li> </ul>

(SAMPLE PAGES)