



## ***We Wanted a Better Bank for Our Family and Friends, So We Built It.***

### **A Little About Us**

- Heritage Bank was founded in 1990 by Arnold Caddell, a local businessman and serial entrepreneur intent on preserving community banking in an era of consolidation, mergers and acquisitions.
- Today, there are 19 Heritage Bank locations across Northern Kentucky and Cincinnati.
- The bank offers a full range of consumer services and products as well as the capabilities commercial and public fund customers require, including Treasury Management.
- The bank is approaching \$1 billion in total assets.
- In 2020, we'll celebrate our 30th anniversary.

### **The Customer Experience**

- Our experienced bankers average 25 years in the industry.
- We prioritize technology that improves everyday banking for customers without diminishing their access to experienced banking professionals.
- Decisions are made locally, not in a "home office" four states away.
- Every branch manager and loan officer is one text or call away from a top decision maker.
- Resolutely independent, Heritage Bank is not seeking a buyer. The third generation of leadership is already in training.

### **Culture Is The Key**

- Heritage Bank has been named a Top Workplace by the *Cincinnati Enquirer* for five years.
- Heritage Bank employees thrive in an environment focused on mutual respect, integrity, team work and professionalism.
- When employees feel valued and respected by management, customers notice. Expect unfailingly friendly service, personal attention when you need it and experienced bankers who happily offer the same caliber of advice they give family and friends.