



Dear Valued Client,

As Commerce Bank of Arizona continues to grow, we are committed to offering the best products and services to you, our valued clients. Provided that the merger closes as expected, we look forward to serving you and your business at Commerce Bank of Arizona, which will become Southwest Heritage Bank! We are excited to continue as your business banking partner and take pride in offering our clients the highest level of service. Please read this letter carefully. We have outlined the affected services and temporary limitations below that will result from our core systems conversion subsequent to the merger of Bank 34 and Commerce Bank of Arizona. This information should help you and your business move seamlessly through this transition with confidence. [If the merger does not close, no action on your part will be required.] Thank you for your patronage.

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- The system conversion from Bank 34 and Commerce Bank of Arizona to Southwest Heritage Bank will begin Friday, 03/22/24 at 3:00 PM CT and will be complete Monday, 03/25/24 at 10:00 AM CT.
 - During this transition period all Business and Consumer Online Banking applications including Bill Pay, Mobile and Remote Deposit Capture and Voice Response Unit (VRU) will be unavailable.

Prior to Friday, 03/22/24 at 4:00 PM CT:

- Loan history prior to 03/25/24 will not be available in Business Online Banking. You may choose to print Loan History.
- Make note of any scheduled and/or recurring loan payments as they must be reestablished Tuesday, 03/26/24 or after.
- Save or print statements and documents for your records.

Monday, 03/25/24 at 10:00 AM CT

Business Online Banking Access

On Monday, 03/25/24 at 10:00 AM CT, Business Online Banking access will be restored. You may use the following link to access Business Online Banking: <https://swhb.ebanking-services.com>. You may also visit our website at <https://CommerceBankAZ.com>. While you will notice new colors and logos, the following will remain **unchanged**:

- Your Company ID, User ID and Password
- Business Online Banking Administrator and secondary user roles will remain the same.
- User Limits for Wire, ACH, and Bill Pay will remain the same.
- If you use a Token today, you will use the same token and your PIN will remain the same.
- Account Access, Account Nicknames, and Service Availability
- Deposit Account Transaction History
- Scheduled and Recurring Internal Account Transfers
- ACH set up information including templates and scheduled payments
- Wire set up information including templates and scheduled payments

- Positive Pay set up including Outstanding Issues
- Bill Payment Payee Information and Scheduled Payments

Please note, balance options and report headings may appear differently.

Consumer Online Banking Access

On Monday, 03/25/24 at 10:00 AM CT, Consumer Online Banking access will be restored. You may use the following link to access Consumer Online Banking: <https://www.olb-ebanking.com/122106251/login/>. You may also visit our website at <https://CommerceBankAZ.com>. When you log on to online banking, you will be asked to enter your existing user ID and a new temporary password. Your temporary password is the account's zip code plus the last four digits of the primary account owner's SSN/TIN. Upon successful login, you will then be asked to change your temporary password to a new password. Please know that your password is case sensitive. *Your new password must:*

- 1) *be at least 8 characters long,*
- 2) *contain at least one number and,*
- 3) *contain at least one capital letter.*

New Contactless Debit Cards

Before the conversion, you will receive a new debit card with a new account number and the **contactless symbol**. The symbol indicates that your card can be used to tap to pay on a contactless-enabled payment terminal. Your new card will have the Bank 34 name, however once your new card expires the reissue will be a Southwest Heritage Bank card.

Your new Visa Debit/ATM Card will be ready to use beginning Monday, March 25, 2024, after 10:00 AM 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. Southwest Heritage Bank participates in the Allpoint surcharge-free ATM network, which includes more than 55,000 surcharge-free ATMs worldwide.

You will need to provide your new Southwest Heritage Bank Debit Card number and expiration date to any merchant where your existing debit card is utilized for automatic/recurring charges, such as a monthly electric company payment, on or after March 22, 2024.

Sample Business



Sample Consumer



- **Activate or Change Debit Card PIN:** [\(877\) 205-0630](tel:(877)205-0630)
- **Lost or Stolen Debit Card Center - Domestic:** [\(800\) 754-4128](tel:(800)754-4128)
- **Lost or Stolen Debit Card Center - International (collect):** [\(727\) 227-9012](tel:(727)227-9012)
- **Debit Card Dispute Resolution Center:** [\(833\) 995-2888](tel:(833)995-2888)

24-Hour Telephone Banking

The 24-Hour Telephone Banking will have a new toll-free phone number **(877) 437-8885** and automated access to inquire on deposit account balance(s), recent activity, and request fund transfers. It will have automated access to inquire on loan account balance(s), recent payments, and request to pay loan payments from your checking or savings account.

The first time you call in, the system will ask you to key in an Alternate Electronic Access Number. This **Alternate Electronic Access Number** will be your birthday and the last 4 digits of your social security number in this format: **MMDDYYYYXXXX**. Then, the system will ask you to key in a PIN (Personal Identification Number) followed by the # sign. This **PIN** will be your **last 4 digits of your Social Security Number** for your first time calling only and you will be prompted to change your PIN and defaulted to that new one you create the next time you call in.

Bank Name and Routing Number Change

Checks, Wires and ACH

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 new checks, please request a bank name change to “Southwest Heritage Bank” and new routing number 122106251. We advise that you use the new routing number for incoming wire transfers or ACH deposits and debits, including direct deposits, to avoid any delays in posting.

Statements / Check Images

When accessing statements, a new statement page will appear, and you will be required to re-consent to online delivery. Once completed, you will be able to view statements, however, please note that not all your statements and images will be available on 3/25/24 but will be soon. Statement download options will be available on an individual statement basis. Deposit images processed pre-conversion will **not** be available in Business Online Banking transaction history.

Loan Payments

You may begin to view and transact against your loan accounts in Business Online Banking beginning Tuesday, 03/26/24. At that time, please re-establish your scheduled or recurring loan payments. Loan notes will no longer be utilized. If there are multiple notes under your loan, your account number will change to reflect the account number and individual loan number.

Check Positive Pay

Beginning Tuesday, 03/25/24, check positive pay decisions must be made prior to 12:00 PM CT.



Treasury Management ACH Origination

Beginning Monday, 03/25/24, ACH Originated transactions can be submitted through 8:00 PM CT. Same Day ACH Payments may be submitted through 3:45 PM CT. If you originate ACH through the file upload option, we ask that you originate only under routing number 122106251 beginning Monday, 03/25/24. If you are using accounting software through a third party, be sure to provide them the new routing number and bank name.

Intuit - Quicken and QuickBooks

A few simple steps will be required to redirect your current Intuit access. Please click the appropriate link below <https://CommerceBankAZ.com> for details. More action details will be available soon.

Online Bill Pay

The Bill Payment system will not be changing but it will have a new look. Your payees will be available within the new system and scheduled payments will continue to process. From 03/22/24 to 03/25/24 you will lose access to the Bill Payment system while Online Banking is unavailable. Please plan ahead and enter your payment requests prior to the conversion time. Your previously scheduled payments will continue to process, even during the conversion time.

Mobile Banking

A new Mobile Banking App will be available to download in the Apple App or Google Play Stores on Monday, 03/25/24. Please remove the Commerce Bank of Arizona mobile banking app and download either the new Business or Consumer Southwest Heritage Mobile Banking App.

Again, we look forward to continuing to serve you as Commerce Bank of Arizona, which will become Southwest Heritage Bank. If you would like assistance logging in or have questions regarding this communication, please visit your local branch or contact Customer Service.

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!

Contact Us

CustomerService@CommerceBankAZ.com

or feel free to call your local branch.

Oro Valley
7315 N. Oracle Rd #181
Tucson, AZ 85704
520 797 4160

Tucson
5210 E. Williams Circle #110
Tucson, AZ 85711
520 325 5200

Scottsdale
16435 N. Scottsdale Rd #140
Scottsdale, AZ 85254
480 253 4500

Green Valley
265 W. Continental Rd
Green Valley, AZ 85622
520 625 4650

Gilbert
2915 E. Baseline Rd #112
Gilbert, AZ 85234
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