

NEWS RELEASE

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Heritage Bank Announces New Director

David Heidrich of Zalla Companies Appointed to Board of Directors Verne Epperson, Founding Director, Named Director Emeritus

(**Burlington, Kentucky, April 17, 2024)** – Heritage Bank, one of the region's largest banks, announces the appointment of David Heidrich to its board of directors. Heidrich is the Chief Executive Officer of Zalla Companies and an experienced board member.

"David Heidrich has been recognized by the Northern Kentucky Chamber of Commerce as one of the region's top business leaders and brings a rich background in finance, economic development and business development," said Heritage Bank Chairman and CEO H. David Wallace. "He has been a long-time friend of the bank, and we look forward to his input as we continue to grow the bank in ways that benefit the greater Cincinnati community."

During his tenure with Zalla Companies, Heidrich has grown the company's portfolio of developed and owned assets, developing more than 30 real estate projects including 11 medical office facilities and the Chamber Office Park in Fort Mitchell, Kentucky. He is also CEO of Level 4 Construction.

Heidrich is the founder and fund manager of the NKY Growth Fund, the region's first tax credit qualified angel investing fund. He is a past Chairman of the Board of the Northern Kentucky Chamber of Commerce and the winner of the Walter R. Dunlevy/Frontiersman Award for outstanding service to the community. Heidrich has also held numerous leadership roles with nonprofit organizations.

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After earning a degree in finance at Xavier University, Heidrich completed his law degree from the Chase College of Law at Northern Kentucky University. He is a member of the Kentucky Bar and a licensed real estate broker.

Verne Epperson Announces Board Retirement

"Since the bank's inception in 1990, Verne Epperson has been a shareholder and valued board member," said Wallace. "His understanding of the local business community and his passion for helping local entrepreneurs and families achieve the financial success he built for himself informed leadership decisions about the bank throughout its expansion."

The Board of Directors has voted to name Epperson Director Emeritus. He is a retired business owner.

The transition of Epperson from the board and Heidrich's appointment will take effect on Wednesday, April 17.

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About Heritage Bank

Heritage Bank was founded in 1990 by a group of local businesspeople alarmed about the shrinking access to community banks able and eager to respond to regional consumer and business banking needs. Today, Heritage Bank is one of the 10 largest banks in greater Cincinnati and recently announced expansion of commercial operations to Miami Valley. In an age of ongoing consolidation, Heritage Bank is resolute about remaining an independent bank, rooted in the communities where we operate. Heritage Bank, Member FDIC.