

NEWS RELEASE

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FOR IMMEDIATE RELEASE

Benjamin Johnson Joins Heritage Bank as Vice President, Commercial Loan Officer

(Burlington, Kentucky, September 16, 2025) –Benjamin Johnson has joined Heritage Bank as VP, Commercial Loan Officer, bringing a proven track record of driving portfolio growth and building strong client relationships over 20 years. Johnson has deep roots in the greater Cincinnati market and will work out of the Montgomery, Ohio Branch.

Prior to joining Heritage Bank, Johnson served as VP, Commercial Banking at CenterBank, where he managed a diverse portfolio of small business loans and played a key role in expanding the bank's SBA lending efforts. His leadership helped CenterBank become an SBA PLP Lender, and he was twice recognized as Alloy/HCDC Lender of the Year. Previously, Johnson was at First Financial Bank, National City Bank, and Merchants Bank & Trust Co.

Johnson holds a bachelor's degree from the University of Cincinnati and a master's in business administration from Xavier University.

About Heritage Bank

Heritage Bank has proudly served Northern Kentucky and Greater Cincinnati since 1990, specializing in small business banking and providing local consumers with a personal banking experience regardless of their deposit total. The bank is the 8th largest in Greater Cincinnati and one of the last locally owned banks in our region. Resolutely independent, Heritage Bank retail customers are more than twice as likely to recommend the bank to a friend or family member. Business customers are more than five times more likely to refer Heritage Bank.

Heritage Bank. Member FDIC.