



A Main Street, USA Bank - SO Much Better Than Wall Street



**Recipient of the Superior Five-Star Rating
from BauerFinancial, Inc.***

- ✓ Safe, Strong and Secure. Proudly Serving Our Communities Since 1914.
- ✓ Quality assets and well capitalized. Sensible and solid! Your money is safe with The Heritage Bank, your local community bank right here in your neighborhood.
- ✓ Bank's management has always and will continue to adhere to a conservative investment philosophy. We have not ventured into "subprime lending" and our loan portfolio has remained centered around our communities.

FDIC insured. No one has ever lost a penny of deposits insured by the FDIC!

**In good times and bad times, we are YOUR COMMUNITY BANK,
proud to serve you and our local communities.**

Tell us how we can help you!

Yesterday's Traditions. Tomorrow's Vision.

theheritagebank.com



*For details about Bauer Financial, Inc. of Coral Gables, Florida, and its ratings, visit bauerfinancial.com.