



WELCOME.

**Rock Canyon Bank will soon
become Hillcrest Bank.**

Dear Valued Client,

We are pleased to share with you that Rock Canyon Bank and NBH Bank recently received regulatory approval to become one bank under the Hillcrest Bank name. We anticipate the closing of the merger between Rock Canyon Bank and NBH Bank to occur on September 1, 2022. On **October 17, 2022**, the systems integration will occur and Rock Canyon Bank will officially become Hillcrest Bank, a division of NBH Bank. We are committed to not only making this transition as seamless as possible for you, but also delivering the outstanding quality service you expect and deserve.

More Resources. More Banking Options.

Our shared values, including a commitment to the communities we serve, make our partnership a natural fit. Hillcrest Bank has been serving Utah since 2019. You can see a few examples of how we are helping local businesses succeed by visiting Hillcrestbank.com/stories. Here are a few of the opportunities this partnership will bring:

- The ability to continue banking at the same locations and with the same familiar faces.
- Best-in-class banking through highly personalized service.
- Enhanced lending and digital banking solutions for your business and personal life.
- A continuous commitment to the local community.

You will receive more information in the coming months.

In **September**, watch for a Welcome Package in the mail from Hillcrest Bank containing details about what this integration means to you and how your accounts will transition in **October**.

We're here to help.

We have set up a dedicated web page to provide the most current information about the integration. You can find it at HillcrestBank.com/WelcomeRockCanyonBank. We will continue to update this page with the latest information. In addition, please see the reverse side of this letter for answers to frequently asked questions.

We look forward to welcoming Rock Canyon Bank clients to Hillcrest Bank.

Sincerely,

A handwritten signature in blue ink, appearing to read "Park Roney".

Park Roney
Chairman
Rock Canyon Bank

A handwritten signature in blue ink, appearing to read "Tim Laney".

Tim Laney
Chairman, President & Chief Executive Officer
NBH Bank

Have Questions? Visit HillcrestBank.com/WelcomeRockCanyonBank

or contact your local Rock Canyon Bank banking center.



FREQUENTLY ASKED QUESTIONS.

Answers to common questions.

Please refer to the information below for answers to frequently asked questions. For more information please visit HillcrestBank.com/WelcomeRockCanyonBank or, contact your local Rock Canyon Bank banking center associate.

Q: Who is Hillcrest Bank?

A: Hillcrest Bank, a division of NBH Bank, is a regional bank committed to delivering high-quality client service with a focus on commercial and business banking. Since 2019, Hillcrest Bank has been actively serving the Utah business community. For more information about Hillcrest Bank visit HillcrestBank.com.

Q: When will the integration with Hillcrest Bank be complete?

A: The closing of the merger between Rock Canyon Bank and NBH Bank is expected to occur on September 1, 2022. On **Monday, October 17, 2022** the systems integration will occur and all Rock Canyon Bank locations will reopen as Hillcrest Bank banking centers and your accounts will move to Hillcrest Bank, a division of NBH Bank.

Q: How will details about the integration be communicated to me?

A: In **September**, you will receive a Welcome Package with detailed information about how your accounts will transition in **October** and what to expect. We have also set up online resources to assist with keeping you informed. Please visit HillcrestBank.com/WelcomeRockCanyonBank for the most up-to-date information.

Q: How will the integration impact my accounts?

A: For now, you do not need to take any action. In **September**, prior to the completion of the integration on **October 17th**, you will receive a Welcome Package by mail, including an Account Summary with details on how your accounts and relationship will transition to Hillcrest Bank.

Q: Will there be changes to the Rock Canyon Bank team?

A: You will continue to see the same familiar faces you're used to seeing.

Q: Will there be any changes to the banking centers?

A: All Rock Canyon Bank banking centers will remain open and will become Hillcrest Bank banking centers on **October 17th**.

Q: Is Hillcrest Bank involved in the local community?

A: Yes. Hillcrest Bank is very involved in the local community. Through lending, investing and volunteerism, Hillcrest Bank promotes the growth, revitalization and sustainability of the communities we serve. A few of the organizations we support in Utah include Junior Achievement, Habitat for Humanity, and the American Heart Association.

Q: Where can I get more information about the integration?

A: For more information on the integration and answers to additional questions, please visit HillcrestBank.com/WelcomeRockCanyonBank or contact your local Rock Canyon Bank banking center.

Fillmore

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Fillmore, UT 84631

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Lehi

3610 Digital Drive
Lehi, UT 84043

Phone Number: 385.352.8650

Orem

1376 North State Street
Orem, UT 84057

Phone Number: 801.222.9006

Pleasant Grove

475 East State Road
Pleasant Grove, UT 84062

Phone Number: 801.492.8200

Provo

215 W 2230 N
Provo, UT 84604

Phone Number: 801.426.0150

Spanish Fork

99 N Main Street
Spanish Fork, UT 84660

Phone Number: 801.426.0140

St. George

94 East Tabernacle
St George, UT 84770

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