

# SECOND QUARTER

## 2018



**Jim Robinson**  
President & CEO

### Dear Fellow Shareholder:

The management team at Heritage Bank & Trust would like to provide you, as shareholders, with an update of your Bank. Earnings for the first half of the year have been very strong at \$803,000, for a Return on Assets of 1.13% and Return on Equity of 12.71%. This translates to increasing

your book value by \$0.39 per share to \$6.44 at June 30, 2018.

The Bank is excited to be expanding into southern Middle Tennessee with locations in Mount Pleasant and Lawrenceburg.

We look forward to celebrating our one year anniversary in Mount Pleasant. The Bank will be having a one year celebration party on August 31 from 11 a.m. to 2 p.m. at the Mount Pleasant branch. Hot dogs, chips, drinks and ice cream will be provided. I hope you make time to stop by and celebrate with us.

Our team is also excited to have had a successful soft opening of our full service location in Lawrenceburg. The location, which is at 2305 North Locust Avenue, is one of the first buildings you see as you drive into Lawrenceburg from the north.

The location is staffed with Lawrence County natives. Brent Wheeley, Carrie Goolsby, Teresa Walker, Gayla Glass, Colton Smith and

Kara Yocom are all proud to be a part of the Lawrence County Heritage Bank & Trust team.

We are also pleased to welcome two new employees to the Bank. Danny Grooms is a graduate of Hampshire Unit School and interned with us at our main office this summer. He plans to attend Columbia State Community College this fall to major in business. He is able to extend his internship as a part time client banker as he begins school soon. Also, Lauren Powell joined the Mount Pleasant team as a client banker.

I'm very proud of our staff as we have continued to grow. We are constantly improving processes and procedures to better help our customers.

We have a competitive rate with our Kasasa interest bearing checking and savings accounts, a fraud protection service and an app that allows you to have complete control over your spending. Our products are designed to meet your needs and we are always looking for ways to better serve you.

Follow us on Instagram and Twitter and like us on Facebook to stay up to date with what's going on at your community bank on a daily basis. We want you to stay plugged in to what's happening at Heritage Bank & Trust.

Please let us know if there is anything we can do to help you reach your financial goals.

Should you have any questions, please contact me at (931) 388-1970.

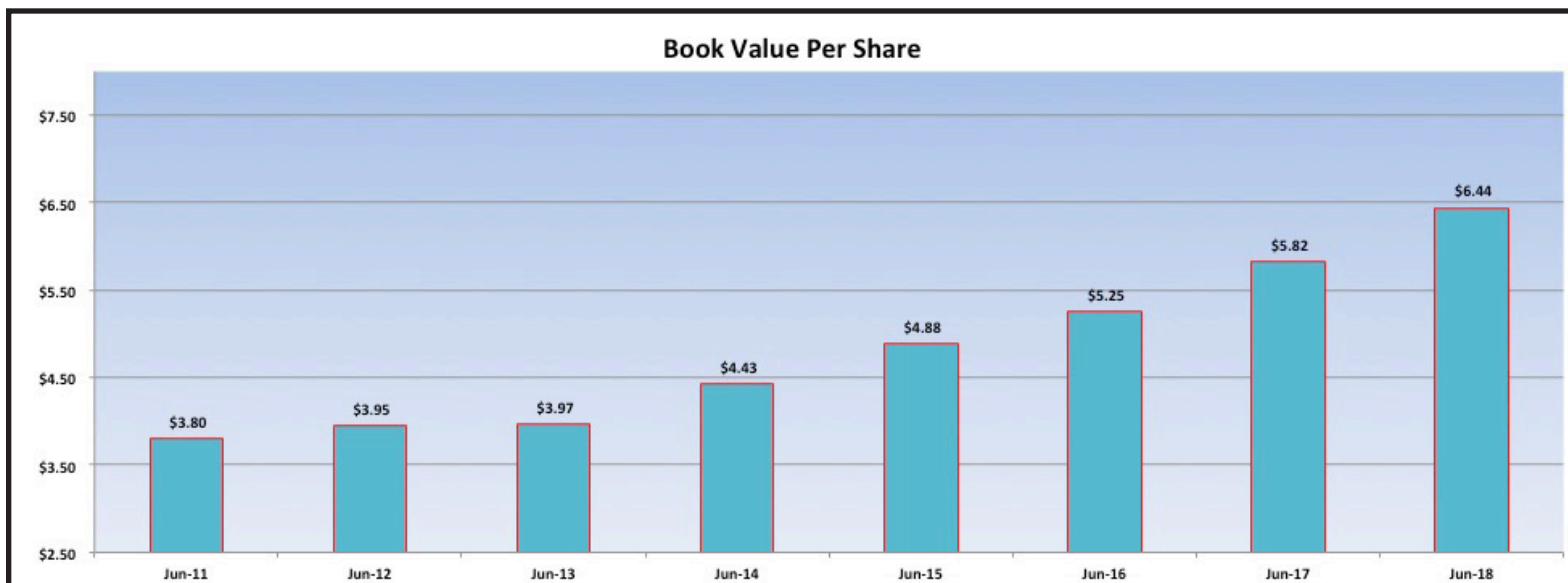
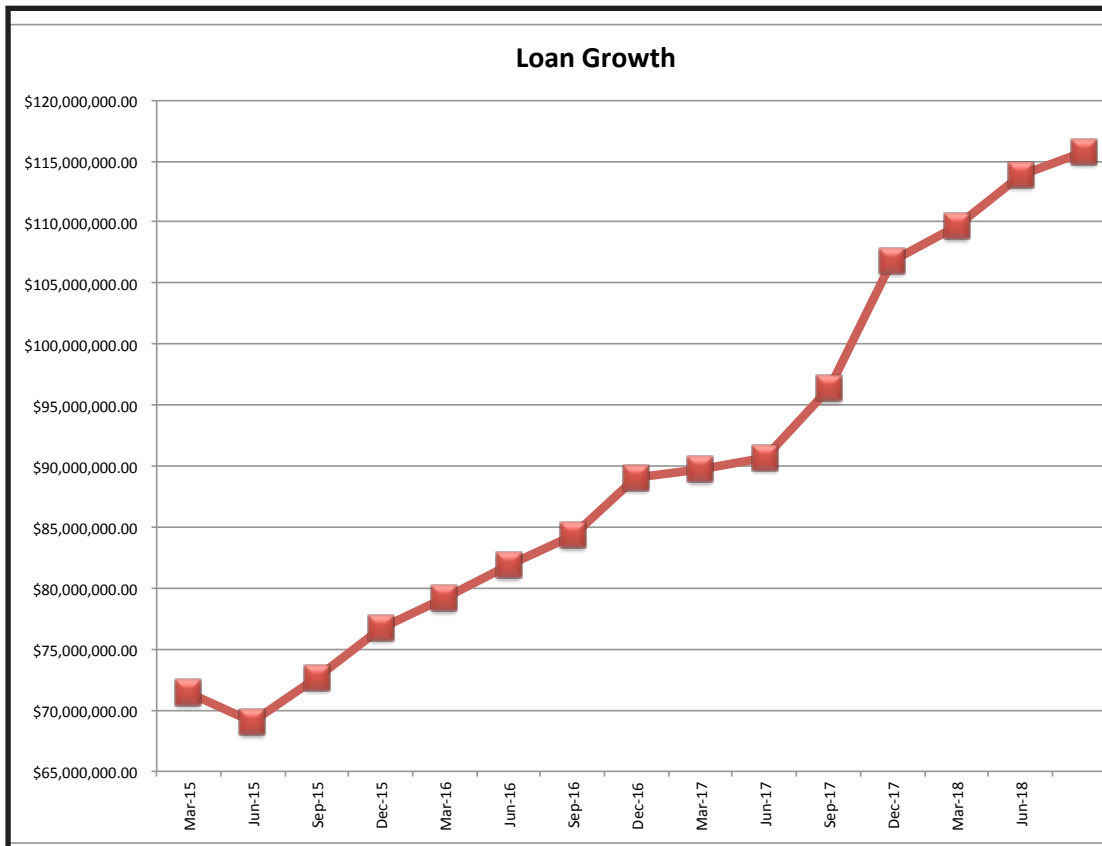
Jim Robinson  
President & CEO

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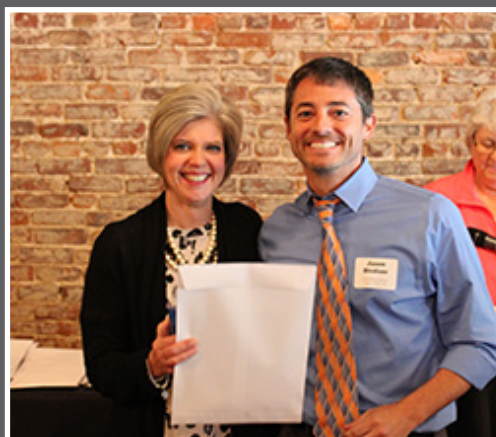


## *Senior Credit Analyst Graduates from Leadership Maury*

Senior Credit Analyst Jason Bledsoe graduated from Leadership Maury in May. Leadership Maury is a personal development program designed to motivate participants to develop and enhance the quality of their leadership in addressing pertinent community needs.

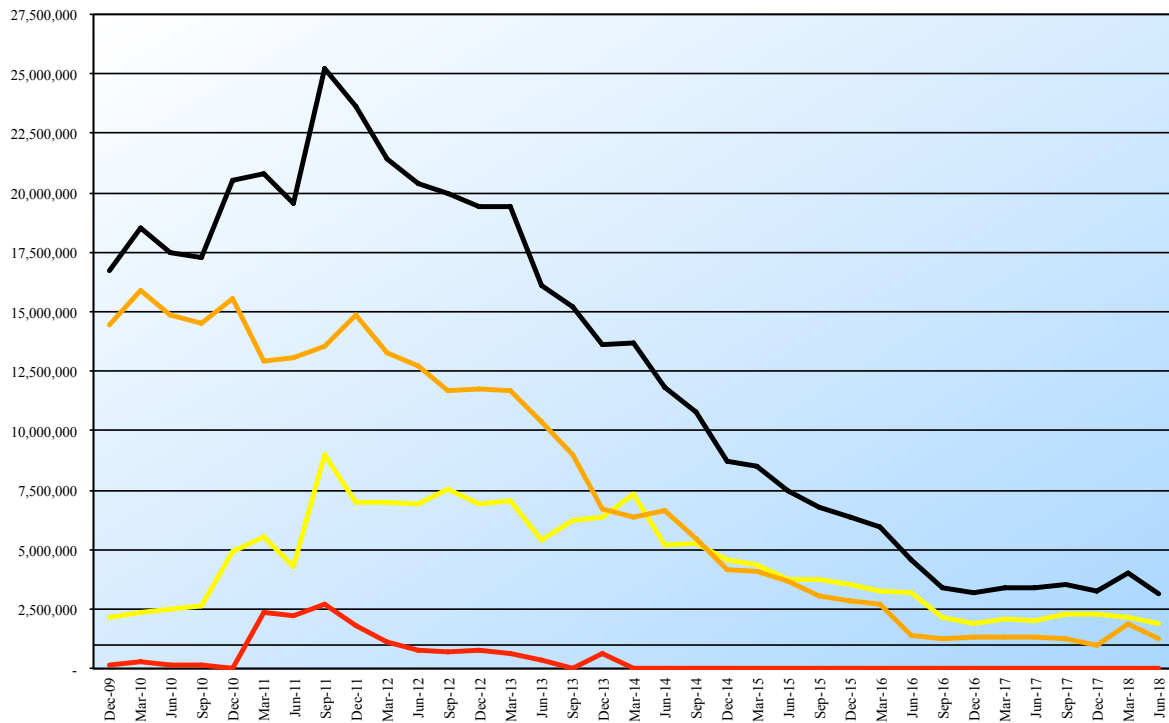
“I really enjoyed the program,” stated Bledsoe. “I learned a lot about Maury County & appreciate being chosen to represent the bank this year.”

Human Resources Officer Letha Chandler will be representing Heritage Bank & Trust in the Leadership Maury Class of 2019.



*Jason Bledsoe is pictured with Maury Alliance Chamber Director Kara Huckaby.*

Watchlist Loan Totals



## Heritage Bank & Trust Honors Youth Advisory Board Students

Heritage Bank & Trust honored the eighteen students that participated in their Youth Advisory Board on Wednesday, April 11 at their main office location. The Youth Advisory Board was created last October as a partnership with Maury County Public Schools, Agathos Classical School, Columbia Academy, and Zion Christian Academy.

Students were given the opportunity to apply for the Youth Advisory Board last fall and two students from each school were chosen to participate in the program. The Bank held meetings every other month, with the first meeting being held in October.

“This was a great partnership with the schools in our community,” says President and CEO Jim Robinson. “Giving back to the communities we serve is an important part of our mission and we are proud to have offered this opportunity for

students in Maury County.”

Each month, the students learned something new.

Topics included careers in banking, information about community banks and what it means to be on a board, college savings tips and more.

The students also had the opportunity to give back to the community throughout the year. Six students volunteered their time above and beyond the required meeting time for the Youth Advisory Board. Ben Trainor, senior at Agathos Classical School; Anna Craig, senior at Zion Christian Academy; Alexa Cathey, senior at Hampshire Unit School; Jordyn Secrest, senior at Spring Hill High School; Allie Guerrero, senior at Spring Hill High School; and Haddie Pate, junior at Columbia Central High School all participated in volunteer opportunities throughout the year. Specifically, the students helped with the Highland Park Elementary Toy Drive in December and Homework Help at the Boys & Girls Club of Maury County.

Heritage Bank & Trust also offered



*Heritage Bank & Trust Board Chairman Dr. Kent Pardon, left, and President & CEO Jim Robinson, right, present McKinley Stovall, a senior at Culleoka Unit School with a \$500 scholarship for winning the first Youth Advisory Board scholarship.*

*Continued on Page 4*



Continued From Page 3

a \$500 scholarship to one student. The students were given the opportunity to write an essay about what they learned while serving on the Youth Advisory Board. McKinley Stovall, a senior at Culleoka Unit School, won the scholarship contest. Stovall has plans to go to Western Kentucky University this fall.

“Interacting with this group was a great way for us to understand the wants and needs of a younger generation,” says Marketing Director Claire Hill. “We shared knowledge with the students, but we gained so much information about their banking habits from interacting with them throughout the year.”

The bank also set up job shadowing opportunities for the students. Christian Cervantes, a senior at Santa Fe High School, job shadowed Marketing Director Claire Hill in March.

Chief Risk Officer Shelli Golden, Human Resources Director Letha Chandler and Marketing Director Claire Hill played a role in the program planning throughout the year.

Rising seniors are encouraged to apply for the Youth Advisory Board in the fall. Applications will be available with school guidance counselors and high school business teachers this August.



*Pictured on the back row, from left, are Heritage Bank & Trust President & CEO Jim Robinson, Ben Trainor (Agathos Classical School), Adam Whitley (Columbia Academy), Ethan Seagos (Agathos Classical School), Christian Cervantes (Santa Fe Unit School), Aaron Rochelle (Hampshire Unit School), Allie Guerrero (Spring Hill High School), Abbie Cagle (Mount Pleasant High School), Haddie Pate (Columbia Central High School), Chief Risk Officer Shelli Golden, Board Chairman Dr. Kent Pardon, and Marketing Director Claire Hill. Front row, from left, are Anna Craig (Zion Christian Academy), Jenna Pack (Santa Fe Unit School), Jordyn Secrest (Spring Hill High School), McKinley Stovall (Culleoka Unit School), Alexa Cathey (Hampshire Unit School), Chelsea Palmer (Culleoka Unit School), Chloe Harris (Columbia Academy), and Juliana Neelley (Zion Christian Academy).*

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**HERITAGE**  
BANK & TRUST