

JANUARY 2021



**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.

a variety of different ways to safely celebrate next year. We will be releasing a commemorative quilt and special recipe collection in the early spring of next year.

We are thankful for your continued support and are excited to celebrate this milestone.

*“I am extremely pleased with the asset quality of our bank during the Covid-19 pandemic.”
- Robinson*

The Heritage Bank & Trust Columbia location has had an update to the main lobby area. As you first walk in you will be greeted by local staff members who can help you with your banking transaction. The Bank has moved some of the client bankers into this area to help make transactions more efficient.

Through September 30, 2020 the corporation’s net income available to shareholders was \$1.06 million or \$0.52 per share. The corporation’s Return on Average Assets and Return on Equity through September 30, 2020 was 0.73% and 8.54%, respectively.

We are pleased to continue to update our lobby area over the next year to better serve you and your financial needs.

I am extremely pleased with the asset quality of our bank during the Covid-19 pandemic; indeed, we celebrated in July no past due loans greater than 30 days. This had not occurred since 2006 when the Bank had been opened for a short period of time. The world has changed drastically in 2020 but our efficiency and level of care to our shareholders and customers has not.

We are very excited about the future of 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.

The Bank will be celebrating 15 years of community banking in 2021 and we have

Sincerely,

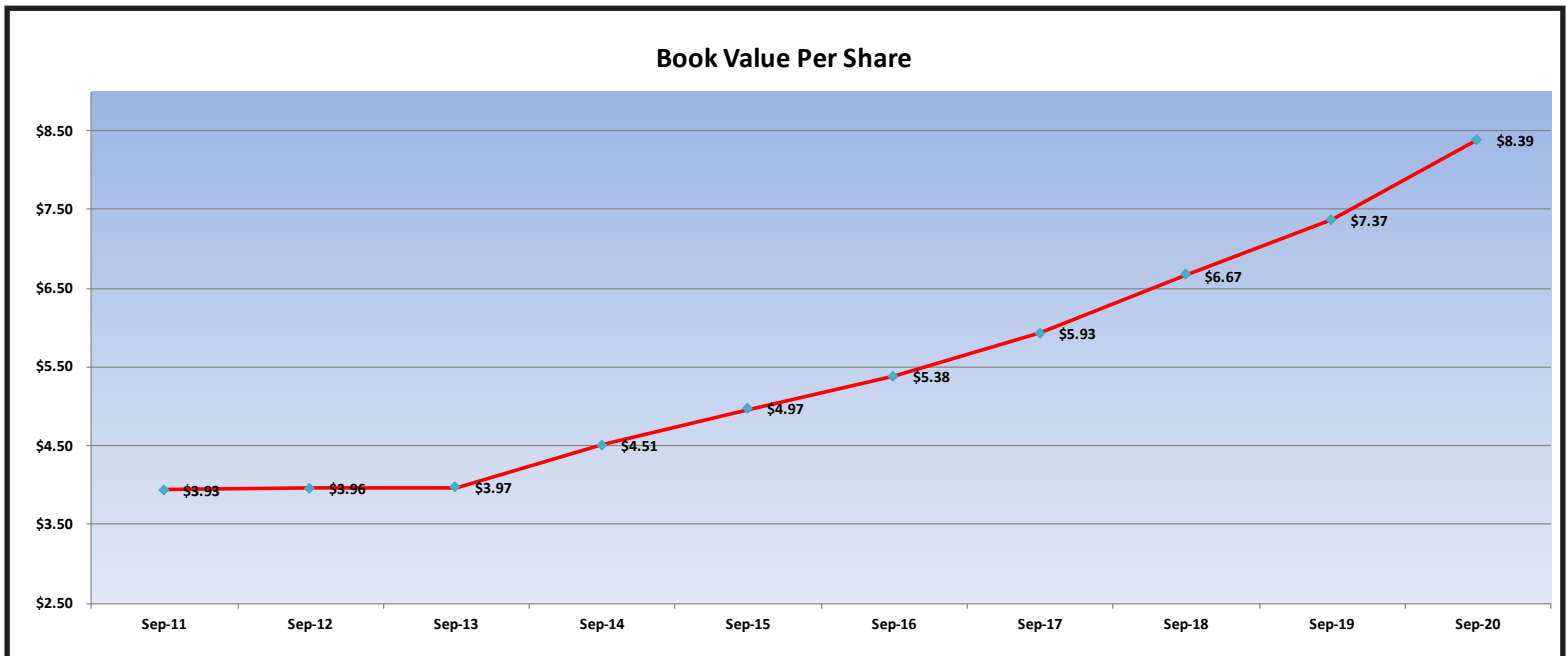
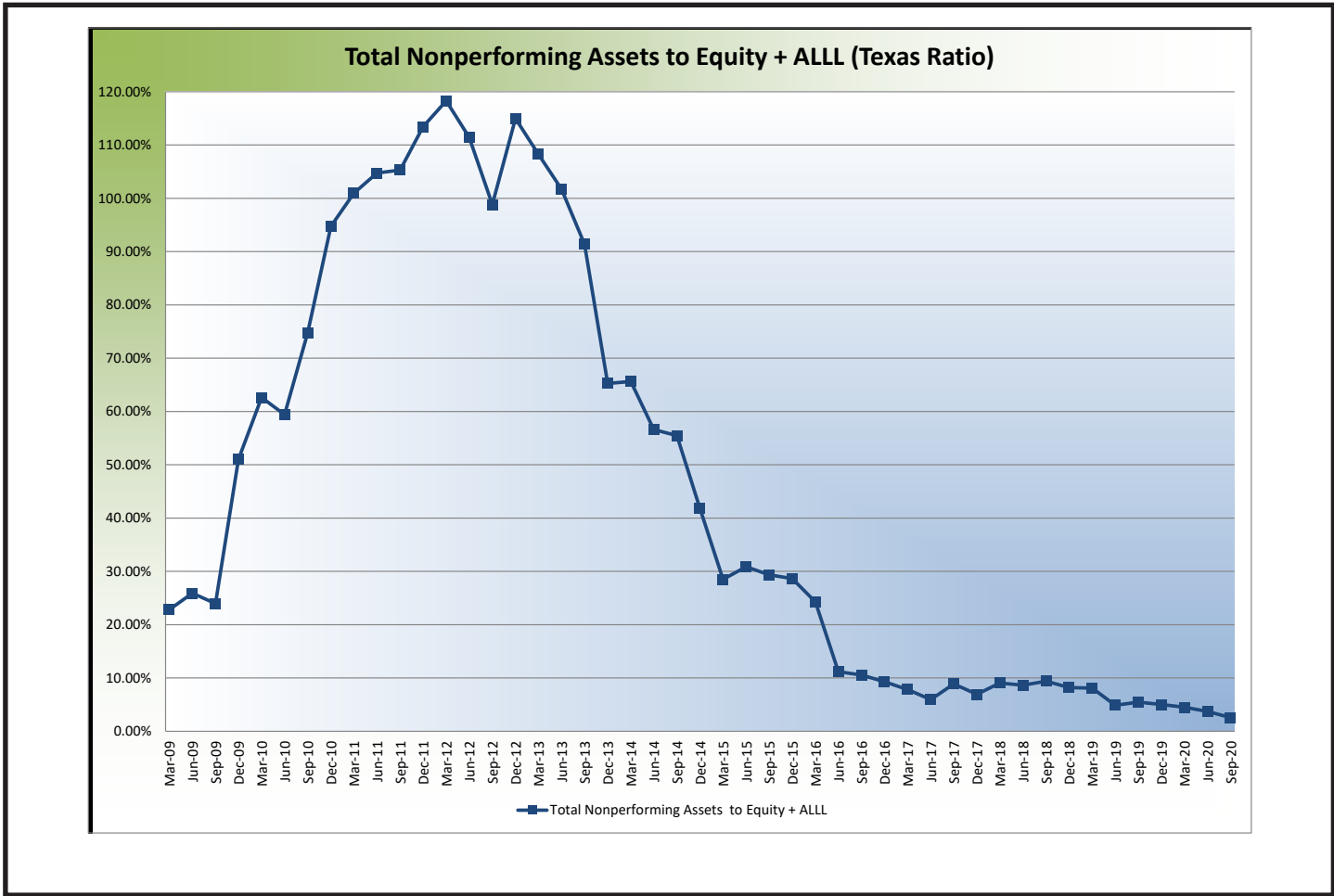
Jim Robinson
President & CEO

Columbia
217 South James Campbell Blvd.
Mount Pleasant
109 South Main Street
Lawrenceburg
2305 North Locust Ave.
931-388-1970
heritagebankandtrust.com

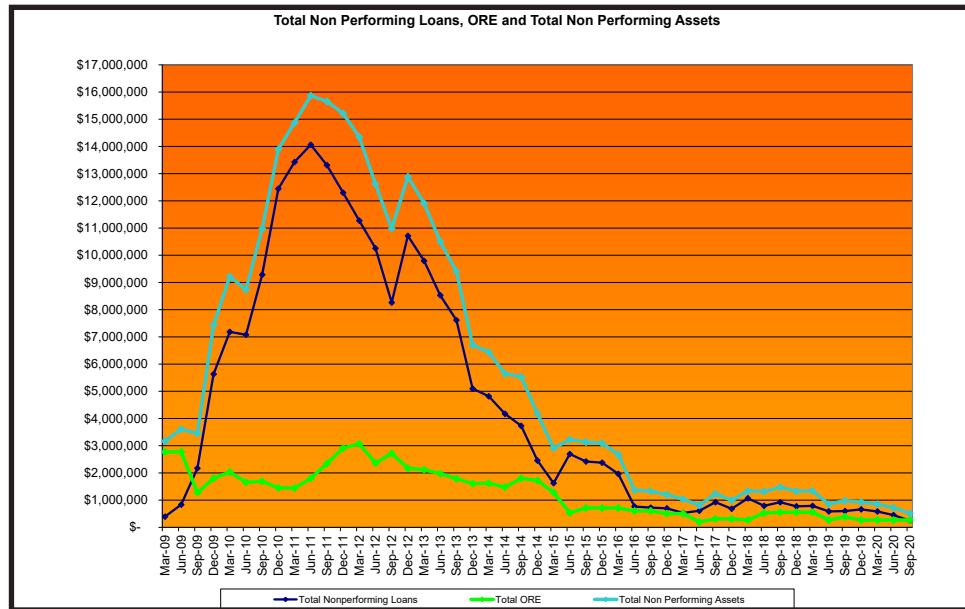


**Member
FDIC**

Ask for **KASASA**



H
 team
 tions
 S
 Bank
 than
 ing e
 native
 degr
 see S
 serv
 Nav
 of th
 Bank
 Univ
 see I
 Sout
 Bank
 M
 as a
 "I
 tage



Smith Joins Heritage Bank & Trust as Commercial Relationship Officer

Heritage Bank & Trust is pleased to welcome Marty Smith as the newest member of the bank's team. Smith joins the bank team as a commercial relationship manager.

Smith comes to Heritage Bank & Trust with more than eighteen years of banking experience. A Columbia native, Smith received his degree from Middle Tennessee State University after serving in the United States Navy. Smith is a graduate of the Graduate School of Banking at Louisiana State University and the Tennessee Bankers Association, Southeastern School of Banking.

Most recently, Smith worked at Reliant Bank as a commercial loan officer.

"I'm looking forward to being a part of Heritage Bank & Trust and making a positive impact

on the community I grew up in," says Smith.

"I've been a community banker for more than 18 years and am looking forward to continuing to help our community members meet their financial goals."



Smith began his career at First Federal Bank and went on to work for Bank of Camden, Community First Bank & Trust and Reliant Bank.

"The addition of Smith to the bank team will allow us to meet the goals and objectives set forth in our strategic plan," says President and CEO Jim Robinson. "I am delighted to welcome him to the Heritage Bank & Trust family."

Smith serves on the King's Daughters' School Board of Directors as the treasurer and also a director for the Columbia Academy Upper School Football Board of Directors.



Heritage Bank & Trust Reveals Commemorative Logo for 15 Year Anniversary

We are celebrating 15 years of community banking in 2021! As you know, we opened our doors in March of 2006 and started providing financial products and services to the Maury County community. We have expanded our footprint and now have Heritage Bank & Trust locations in Mount Pleasant and Lawrenceburg. Each year that goes by we are striving to help make your life better. Whether you are utilizing the many features in online banking or becoming a shareholder of our bank, we hope that you realize how important you are to us.

We are proud to call you our friends, family and neighbors and know that we wouldn't have reached this milestone without you. We take pride in showcasing the community banking difference through the relationships you have with our personal bankers. We are thankful for the growth we have had over the last 15 years and can't wait to continue growing in southern Middle Tennessee to better meet your needs.

Be sure to follow us on social media for special giveaways throughout the year. Also, stay tuned for our commemorative quilt, anniversary video, and recipe box release. We will send monthly recipes to your email inbox in 2021 and hope you will enjoy a southern recipe from your HBT friends and family.

