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NEWS RELEASE

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Heritage Bank upgrades their treasury management services with Corserv

ATLANTA, Jan 25, 2022 – [Corserv](#), a company that empowers banks and fintechs with payment programs, has implemented a credit card program with [Heritage Bank, a \\$1.5B community bank based in greater Cincinnati](#), to serve their regional business and consumer banking needs.

Founded by local entrepreneurs in 1990, Heritage Bank's commercial division specializes in banking for small to mid-sized businesses based in greater Cincinnati and Dayton, Ohio. The bank is also favored by consumers who prefer the personalized service and local decision community banks deliver best.

Heritage Bank had previously used an agent bank program but were frustrated by lackluster customer service and limited card options.

"At Heritage Bank we wanted the power to make credit decisions for business customers and to offer consumer customers the options they look for in national cards backed by local service," said Nick Salsgiver, VP, Director of Treasury Management at Heritage Bank. "Corserv's Account Issuer Program is a best-in-class solution, enabling us to provide market leading credit card products, support for ePayables, and self-service features to our local businesses, municipalities, and non-profits without the internal cost, staff and infrastructure that made operating our own card program cost prohibitive."

Corserv provides a turnkey card issuing program to minimize the disruption, cost and resources for their bank clients. With key features like support for virtual cards for business ePayables, automated credit decisioning, sales and servicing portals, transparent and robust reporting, hosting and secure PCI compliant software, Corserv provides full-featured card solutions for community banks to serve their customers.

“We created the Account Issuer Program to enable banks like Heritage to own their credit card financials while providing local service and getting access to their customer data without adding staff”, said Anil Goyal, President of Corserv. “Heritage Bank is using our program to meet the customer demand for business and fleet credit cards that enable virtual card vendor payments and while increasing Heritage’s non-interest income from interchange. We look forward to working with Heritage to market and service credit card products for their local customers.”

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About Heritage Bank

Heritage Bank was founded in 1990 by a group of local businesspeople alarmed about the shrinking access to community banks able and eager to respond to regional consumer and business banking needs. Today, Heritage Bank is one of the 10 largest banks in greater Cincinnati and recently announced expansion of commercial operations to the Miami Valley. In an age of ongoing consolidation, Heritage Bank is resolute about remaining an independent bank, rooted in the communities where we operate. Heritage Bank, Member FDIC. For more information, please visit <http://www.ourheritage.bank>

About Corserv

Corserv provides payment services including a turnkey issuing program for credit cards, P-cards, and virtual cards that enables Banks and Fintechs to deliver competitive, branded payment services to their customers. Corserv’s secure hosted programs combine our credit, compliance and marketing expertise with our modern online solution and open APIs – everything clients need to quickly build a successful card-issuing business. Our Bank and Fintech clients increase their earnings per share by benefitting from loan interest, interchange, fee income and economies of scale from Corserv’s client base. Most importantly, they deepen their customer relationships. For more information, please visit <http://www.corservsolutions.com>