



WELCOME.

**Bright Bank will soon
become Hillcrest Bank.**

Dear Valued Client,

We are pleased to share with you that Bright Bank, a division of Bank of Jackson Hole, is now part of the National Bank Holdings (NBH) family of banks and will soon operate as Hillcrest Bank, a division of NBH Bank. The closing of the transaction occurred on **October 1, 2022**, at which time the assets of the Bank of Jackson Hole, including the Bright Bank division, transferred to NBH Bank and the current branch locations of Bright Bank will transition to Hillcrest Bank, a division of NBH Bank. It is important for you to know that you will be able to continue banking in the same locations with the same familiar faces you're used to seeing.

On **Monday, December 5, 2022**, the final step will take place to integrate our banking systems and officially operate under the name Hillcrest Bank in Idaho. We are committed to making this transition as seamless as possible, while 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. We are looking forward to sharing with you all the opportunities this will bring, including:

- The ability to continue banking at the same locations and with the same familiar faces you're used to seeing.
- 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.

In the coming months.

At this time, there is nothing that you need to do. In early November, you will receive a Welcome Package with information about what this integration means to you and how your accounts will transition on **December 5, 2022**.

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/WelcomeBrightBank. 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 Bright Bank clients to Hillcrest Bank.

Sincerely,

Mark Houston
President & Chief Executive Officer
Bright Bank

Chris Randall
EVP, Commercial and Specialty Banking
Hillcrest Bank

Have Questions? Visit HillcrestBank.com/WelcomeBrightBank
or contact your local Bright 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/WelcomeBrightBank or, contact your local Bright 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. Hillcrest Bank currently serves clients in Utah, Texas, and New Mexico. For more information about Hillcrest Bank, visit HillcrestBank.com. Other divisions of NBH Bank serve clients in Colorado, Missouri, Kansas and now Wyoming.

Q: When will the transaction between NBH Bank and Hillcrest Bank be complete?

A: On **October 1, 2022**, the current branch locations and assets of Bank of Jackson Hole, including Bright Bank, became a division of NBH Bank. Over the weekend of **December 3-4, 2022**, the bank will conduct a system integration. You will begin using the new system at [Hillcrest Bank.com](https://HillcrestBank.com), on **Monday, December 5, 2022**. In addition, on **Monday, December 5, 2022**, all Bright Bank locations will reopen as Hillcrest Bank banking centers.

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

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

Q: How will the merger impact my accounts?

A: For now, you do not need to take any action. You can continue to use your existing checks, credit and debit cards. In early **November**, you will receive a Welcome Package by mail, including an Account Summary, with information about what this integration means to you and how your accounts will transition on **December 5, 2022**. We will also communicate using email and will set up a digital platform to help ensure you are receiving timely information leading up to the integration.

Q: Will there be changes to the Bright Bank team?

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

Q: Will there be any changes to Bright Bank branches?

A: All current Bright Bank branches will remain open. As noted, these branch locations will operate as "banking centers" of Hillcrest Bank, a division of NBH Bank beginning **December 5, 2022**.

Q: Will Hillcrest Bank be involved in the local community?

A: Yes. Hillcrest Bank is very involved in the local communities it serves. Through loans, investment and volunteerism, Hillcrest Bank promotes the growth, revitalization and sustainability of the communities we serve. For more information, visit HillcrestBank.com.

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

A: For more information on the integration, please visit HillcrestBank.com/WelcomeBrightBank or contact your local Bright Bank location.