

For Immediate Release: April 5, 2010

Heritage Bank of Commerce Launches Fraud Protection Solutions

San Jose, CA – April 5, 2010 — Heritage Bank of Commerce today announced the launch of its new product: Heritage Direct ACH Debit Block and Filtering which will be available either separately or in conjunction with Positive Pay Check Fraud Protection. These fraud prevention solutions are proven to detect, prevent and identify many types of electronic payment fraud and stop losses before they occur.

“In the past few months, the FBI issued a news release highlighting concerns about a significant increase in ACH-based fraud targeting online banking credentials of small to medium-size businesses, governments and school districts,” said Chris Gust, Senior Vice President, Cash Management Manger. “Heritage Bank of Commerce pro-actively partnered with Centrix Solutions, located in Lincoln, Nebraska, to launch an ACH solution that helps our business clients address the increased fraud exposure involving electronic funds transfers.”

“At the same time, experts project that ACH fraud will continue to be a growing threat as the movement towards electronic payments gains momentum,” added Gust. Heritage Direct ACH Debit Block and Filtering solution detects suspicious activity and blocks transactions in real-time. This new product will prevent electronic payments fraud with high-volume, real-time, cross channel transaction monitoring, alerting, filtering and blocking:

ACH Debit Block protects companies from the costly possibility of paying unauthorized ACH debit transactions. It enables businesses to specify which companies are authorized to post ACH debits to their respective accounts. Businesses have the ability to block all ACH debits from posting, or only those that exceed a set dollar amount.

ACH Filtering allows businesses to review and confirm ACH debit and credit transactions that post to their accounts on a case by case basis. Through the Heritage Direct Online Banking system, businesses can determine if the transaction is authorized and return any transactions that are not. Each ACH transaction can be filtered and reviewed by any combination of debits and credits, dollar amount range, originating company and transaction types. ACH Filtering is complimentary to the ACH Debit Block to review transactions not blocked with this service.

Heritage Bank of Commerce is the operating subsidiary of Heritage Commerce Corp (NASDAQ:HTBK), a bank holding company established in February 1998, is the parent company of Heritage Bank of Commerce, established in 1994 and headquartered in San Jose with full-service branches in Los Gatos, Fremont, Danville, Pleasanton, Walnut Creek, Morgan Hill, Gilroy, Mountain View, and Los Altos. Heritage Bank of Commerce is an SBA Preferred Lender with Loan Production Offices in Sacramento, Oakland and Santa Rosa, California. For more information, please visit www.HeritageBankOfCommerce.com.