



**1st Capital Bank
COVID-19 Communication Update
March 24, 2020**

As a community bank, it is our mission at 1st Capital Bank to provide you the uninterrupted banking services you need without compromising your health and safety or that of our employees. We are monitoring developments related to the Coronavirus (COVID-19) and taking proactive measures, including adopting the best practices recommended by the Centers for Disease Control (CDC).

Effective Wednesday, March 25th, the City Center branch, located at 150 Main Street, Salinas will be temporarily closed.

BRANCH HOURS – Effective, Monday, March 23, 2020 lobby hours for all branches will be Monday thru Friday, 9:00 am to 4:00 p.m. These hours will stay in effect until further notice.

1st Capital Bank is here for you.

As a community-based bank, we are committed to providing financial services to our clients 24/7.

Online banking – We encourage all customers to utilize our online banking options to meet your banking needs. You can pay your bills, transfer funds, check balances, review transactions and statements, and more . . . any time, any place. If you are not enrolled in these services, we encourage you to do so now. Visit our website at www.1stcapital.bank to learn more or download the 1st Capital Bank app to your smartphone. Or contact one of our bankers at (831) 264-4003 to enroll.

Free ATM transactions – You can access up to \$500 per day in cash using your personal debit card through 1st Capital Bank’s ATMs or the many merchants that support “cash back” to the customer at the point of sale. In addition, as a 1st Capital Bank customer, you have access to the more than 55,000 surcharge-free ATMs in the Allpoint network. To locate an ATM near you, visit our website, www.1stcapital.bank.

Branch banking – For our valued customers who are accustomed to and need our personalized banking services, our branches are fully staffed and remain open during normal business hours. We ask that you stay at home if you are ill and contact us by telephone at (831) 264-4003 to solve your banking needs. We are following hygiene and personal distancing protocols recommended by the CDC, but remain committed to providing the highest level of personalized service.

Telephone banking – Call (855) 203-6815, available 24/7, for current balances and verification of recent checks that have cleared. If you have not used this service before, please contact us, and we will be happy to enroll you.

Be risk aware.

Be on the lookout for suspicious email and text messages that impersonate a company, charity, or governmental organization. Their intent is to obtain confidential personal information or induce you to make purchases on fraudulent websites. Be aware that 1st Capital Bank will never ask you for your personal information or computer login information in an email or text message.

Let us know if you need assistance.

We understand that for many businesses and individuals, these are challenging times. We encourage you to reach out to your Relationship Manager or Customer Service Manager to discuss how we might assist you.

Financially strong. FDIC insured. Prepared.

1st Capital Bank is financially strong and well capitalized. Our deposits are insured by the FDIC to the maximum allowed by law. As a federally-insured financial institution, we have a Business Continuity Plan in place to ensure we can maintain our operations by addressing all critical situations.

Resources available:

Helpful information for workplace health from EVERFI [blog post](#)

SBA Economic Injury Disaster Loans for Businesses: <https://disasterloan.sba.gov/ela/>

FDIC insurance: <https://www.fdic.gov/>

Avoid scams: www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams

Centers for Disease Control: www.cdc.gov/coronavirus/2019-ncov/cases-updates/summary.html.

Please stay safe and stay informed.

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