

1st Capital Bank Announces Consumer Fee Relief Program

Updated: February 24, 2021



We understand the impact that COVID-19 has placed on all of our personal and business lives, especially those individuals and families who are experiencing financial hardships. Because we are all in this together, 1st Capital Bank has established a program to assist our personal clients who may need some financial relief due to the impact caused by COVID-19.

Effective May 15, 2020 through September 30, 2021 we are providing the following financial relief to our customers through this difficult period.

DEPOSIT RELATED SERVICES

- Monthly maintenance fees for all personal checking, money market and savings accounts will be waived.
- Any excessive withdrawal fees associated with personal money market and savings accounts will be waived.
- Early withdrawal penalties for all personal time deposits will be waived.
- All personal incoming wire fees will be waived.
- Personal cashiers' check fees will be waived.
- All ATM transaction fees will continue to be waived (worldwide) when using a 1st Capital Bank ATM card.

LOAN RELATED SERVICES

- If you have a home equity loan or line of credit with 1st Capital Bank, we will waive all late fees associated with that loan. We'll also not report any delinquencies to the credit bureaus during this time.

Our thoughts and well wishes are with the individuals and families of our community. As a community bank it is our mission to assist those who reside and work in our communities. We hope our Consumer Fee Relief program will help. If you have any questions, or if we can assist you in any another way, please call us at 831.264.4000. **We are here to help.**

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