



|| **1ST CAPITAL BANK**
A division of Santa Cruz County Bank

Welcome, 1st Capital Bank Clients!

I'm happy to announce the completion of our merger on October 1, 2024. Our combined team has been working diligently to complete the next step in the process of uniting our banks through a systems integration beginning Friday, December 13 and ending Sunday, December 15, 2024. We will be fully integrated as one combined bank on Monday, December 16, 2024.

By now, you should be in receipt of a welcome guide, delivered via US mail, that outlines information relevant to you and your accounts. This guide includes frequently asked questions regarding the status of business and personal accounts, IRAs, CDs, loans, debit cards, online banking and what to expect throughout the systems integration process. You will also find a comprehensive list of our full-service banking locations, expanded network of ATMs and information on enhanced products and services.

A digital version of the guide is available on the merger information resource page on each of our websites: 1stcapital.bank/merger-information-resource.aspx | sccountybank.com/merger.cfm, along with up-to-date information, resources and communications.

If you are an online and/or mobile banking user, expect to receive email communications from us regarding the systems integration, extended client service hours and how to log in for the first time on December 16, 2024.

On behalf of our entire combined team, I extend you a warm welcome and invite you to share feedback. It is our sincere pleasure to serve your banking needs.

Sincerely,

Krista Snelling



Krista Snelling
President and CEO
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