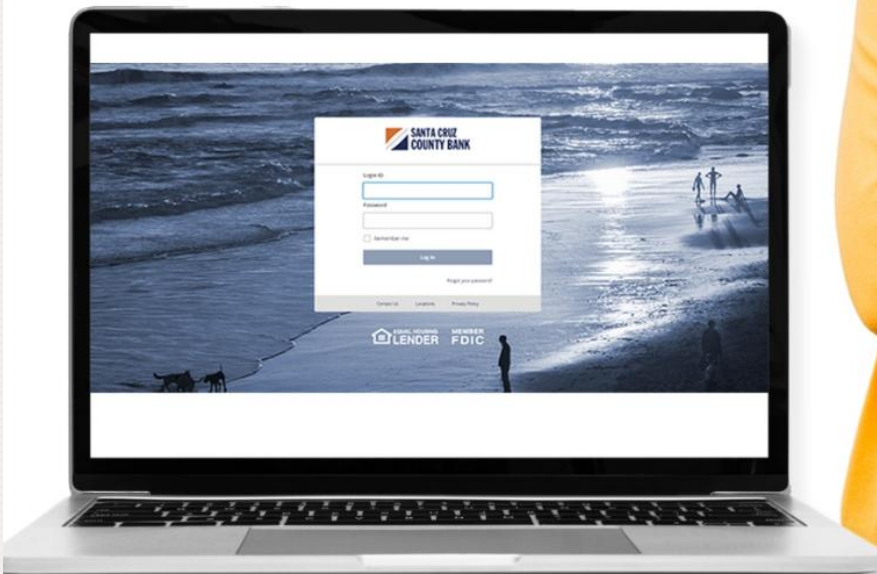


Important steps to prepare for the systems integration



In order to integrate our banking systems, online and mobile banking will be unavailable Friday, December 13, 2024, through Sunday, December 15, 2024. Your enhanced digital banking experience will be available Monday, December 16, 2024.

PERSONAL BANKING

The following systems will go offline
Friday, December 13, 2024:

12am	1pm	8pm
Bill Payment	Mobile Banking	Online Banking Telebanc

We're here to help every step of the way!

We will have client support representatives available to assist you by phone before, during and after the systems integration

PHONE SUPPORT

Extended hours begin
Monday, December 16, 2024

8am to 6pm Weekdays

9am to 12pm Saturdays

831.264.4000

Act now to facilitate a smooth transition.

In order to ensure a smooth digital banking transition, we recommend the following steps:

- 1. Update your browser to the most recent version** of Google Chrome, Mozilla Firefox, Apple Safari or Microsoft Edge. We recommend you update your browser to the latest version available to ensure compatibility and to enhance security.
- 2. Locate and enter your current login ID and password** manually during your initial login to your new online and mobile applications. After initial login, you will be prompted to create a new password. As an added layer of security, users will be sent a one-time secure access code via phone call, text message or email for authentication purposes.
- 3. Please prepare accordingly for downtimes prior to this systems integration.** Schedule your online, bill payment and mobile banking needs around the planned transition time.
- 4. If you use Quicken or other third-party software,** action is required on your part. Visit the [merger information resource page](#) for instructions and important actions to be taken by December 13, 2024.
- 5. Make a note of external transfers and external accounts** connected to your online and mobile banking. After Monday, December 16, 2024, you will need to re-establish external transfers and external accounts through the new online and mobile applications.
- 6. Your Bill Pay payment history** and the payees that you currently have set up through 1st Capital Bank will transfer over to Santa Cruz County Bank's Bill Pay service.
- 7. Personal Card Management (My Cards)** will be offline beginning Monday, December 9, 2024. You will have access to card management on Monday, December 16, 2024, at which time you will need to reset any existing alerts and card controls as they will not transfer over.
- 8. On Monday, December 16, 2024, the URL to access your online banking will change.** If you currently have a direct link bookmarked, the link will not direct you to the new online banking. You will access your new online banking at sccountybank.com.

Your new mobile banking app



- Your 1st Capital Bank Mobile Banking app will be discontinued on Friday, December 13, 2024, after 1:00pm PST.
- On Monday, December 16, 2024, download the Santa Cruz County Bank mobile banking app through the App Store or Google Play.
- If you have not already logged in through online banking (step 2 above), you must do so before you access the Santa Cruz County Bank mobile application.
- Then, log in with your Santa Cruz County Bank online banking login ID and password.

Note: 1st Capital Bank and Santa Cruz County Bank will operate under a new name, West Coast Community Bank, in spring 2025. We'll be in communication with more details on this exciting new change in the months ahead!

The mobile banking app works best with current operating systems.

Review the chart below for operating systems that are supported to ensure your device is ready.

MOBILE APP OPERATING SYSTEMS	
Android 11.x and later	Supported
Android 10.x	Limited support
iOS 16.x and later	Supported
iOS 15.x	Limited support
WatchOS 9.x and later	Supported
WatchOS 8.x	Limited support

Enhancements you'll enjoy:

- Online chat with banking experts during business hours
- Enhanced multi-factor authentication and digital tokens
- ClickSWITCH, to easily move direct deposits to your account
- Mobile banking with the same features and functionality as online banking
- CardSwap, to easily switch payment cards for automatic subscription payments

Merger Information Resource Page

Visit the [merger information resource page](#) for the most up-to-date information, resources, communications and FAQs. We will continue to communicate key dates and details, resources and preparation tips to ensure a smooth digital banking transition for your accounts.

Please remember, our bankers will never contact you to ask for your online banking password, PIN or any other confidential account information. If you receive an email, phone call or text requesting personal information, contact us immediately.