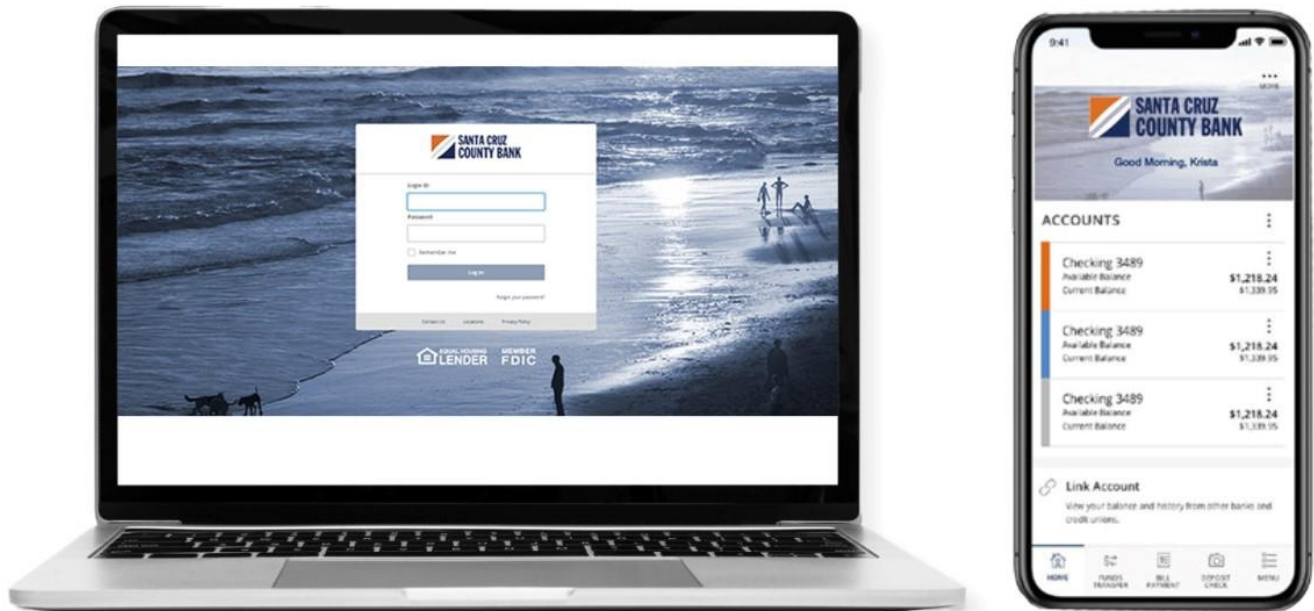


Enhanced digital banking launches Monday, December 16!



Important notice: 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

Prior to Friday, December 13, 2024, take note of the following information and important final steps to prepare for an easier transition:

1. Update your browser to the most recent version of Google Chrome, Mozilla Firefox, Apple Safari or Microsoft Edge.

2. Locate your current login ID and password to enter manually during your initial login to your new online and mobile applications.

3. 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 in order to re-establish connection through the new online and mobile applications.

6. Your Bill Pay payment history and 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) went offline beginning 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. Check images and statements created between July 20, 2024, and December 13, 2024, will be available through online banking in February 2025. We recommend downloading items created during this time period prior to Friday, December 13, 2024.

9. Your daily debit card limit(s) will be temporarily lowered starting Friday, December 13, 2024, at 5pm through Monday, December 16, 2024, at 5am. During this time period, limits for debit card point of sale transactions will be \$500 per day and ATM withdrawal limits will be \$100 per day. Please note that these limits will reset each day. Beginning at 5am on Monday, December 16, 2024, your card(s) will reset to regular limits.

10. TransferNow went offline beginning December 6, 2024. If you need immediate assistance, please contact your local branch to assist you with a wire transfer. On December 16, 2024, existing TransferNow users can reestablish their accounts and transfers. Follow the instructions in the External Transfer Guide located on the Education Center page for [Personal Banking](#).

11. 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.

First time login on or after December 16, 2024:

- From the Santa Cruz County Bank website, sccountybank.com, select the LOGIN box and enter your current login ID and password. See image below.
- 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.



Your new mobile banking app



Santa Cruz County Bank

Finance



- 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

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.

Educational resources for your new online banking experience:

- Visit the Education Center page for [Personal Banking](#).
- The Education Center page contains guides, videos and resources.

This email is one in a series of communications we have sent to our valued online and mobile banking users. Please visit the [merger information resource page](#) for previous communications or check your email folders.

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.

831.264.4000 | [1stcapital.bank](#) | Member FDIC | Equal Housing Lender

1st Capital Bank, a division of Santa Cruz County Bank | P.O. Box 8426 | Santa Cruz, CA 95061 US