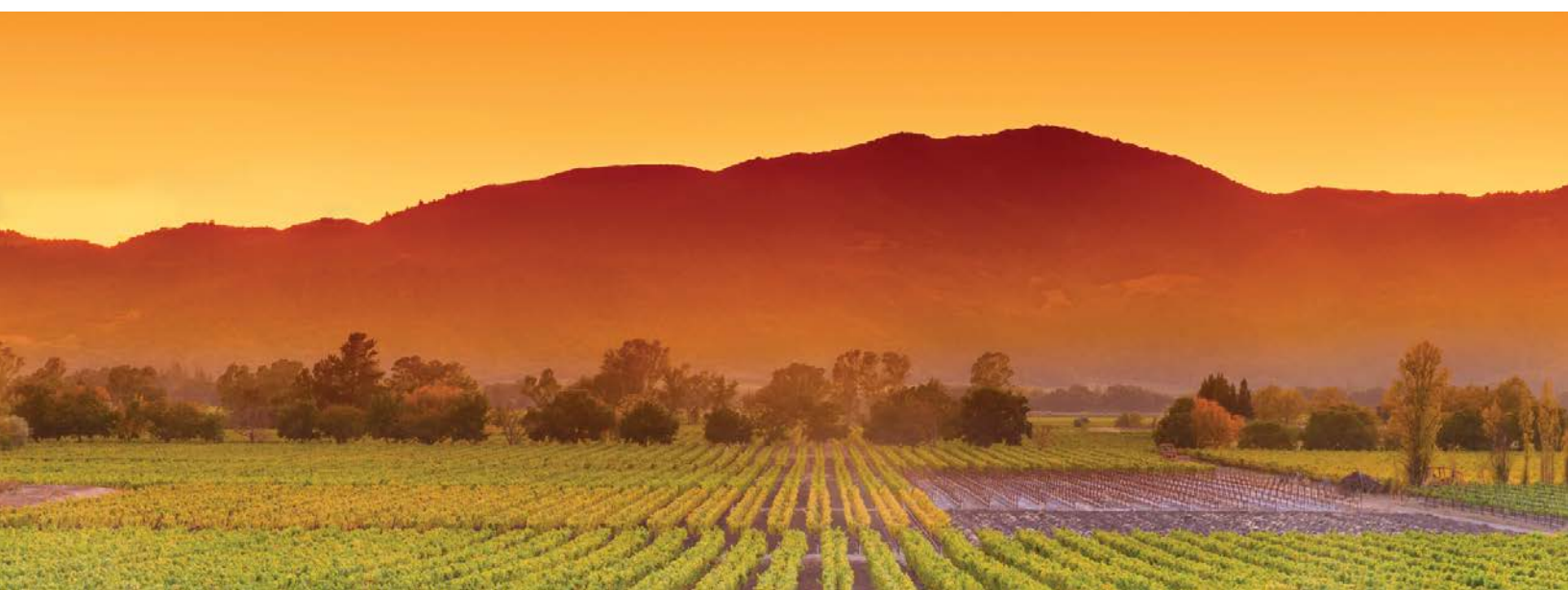
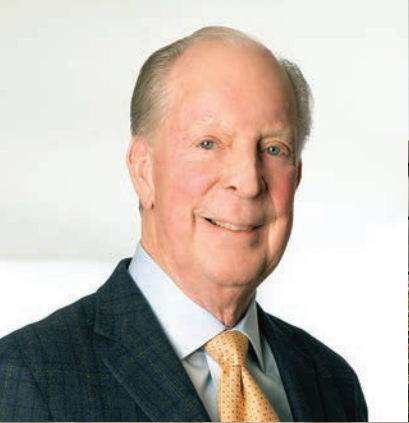




|| **1ST** CAPITAL BANK
A division of Santa Cruz County Bank



YOUR GUIDE TO
IMPORTANT DATES
AND INFORMATION ABOUT
OUR BANKING RELATIONSHIP



Welcome 1st Capital Bank clients!

We completed our merger on October 1, 2024, and the next step in combining our banks is 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. We will stay in communication with you during this process to make the transition as seamless as possible.

This welcome guide includes information that is relevant to you and your accounts, including frequently asked questions (FAQs) regarding the status of business and personal accounts, IRAs, CDs, loans, debit cards, online banking and much more. You will also find a comprehensive list of our full-service banking locations, expanded network of ATMs and information on enhanced products and services.

We are excited to launch a new bank name in the second quarter of 2025. All branches of the combined bank will be rebranded as West Coast Community Bank, a new name that reflects our commitment to serving a larger territory while maintaining personalized client-centric solutions.

We are confident you will enjoy and benefit from the strength of our new union. Our combined bank will continue to invest in the most advanced technology and products, creating a greatly improved client experience. Our business model successfully supports safety and soundness. We invite you to visit the investor relations page on our website for an archive of historical earnings releases and performance ratings.

For the past twenty years our banks have shared a culture of building relationships with clients and our community. Now, our combined resources allow us to better serve your financial needs and to devote more resources to the well-being of the communities we serve, with branches in four counties – Monterey, San Luis Obispo, Santa Clara (Silicon Valley) and Santa Cruz.

We hope you will take advantage of this added convenience and the opportunity to get to know our employees. We are, after all, a community within a community.

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

Warmly,



Krista Snelling
President and CEO



|| IMPORTANT DATES

FRIDAY, DECEMBER 13, 2024

- 1st Capital Bank's online banking and mobile banking services will be offline starting at 5:00 p.m. *
- All 1st Capital Bank branches will be open until 5:00 p.m.

MONDAY, DECEMBER 16, 2024

- The two banking systems are fully integrated.
- Log in to the Santa Cruz County Bank online banking system and set up your new profile.

FRIDAY, JANUARY 17, 2025

- The Salinas and Santa Cruz branches of 1st Capital Bank will be consolidated into the nearest Santa Cruz County Bank location.
- The Monterey branch of Santa Cruz County Bank will be consolidated into the 1st Capital Bank Monterey branch.
- For a list of all locations and ATMs, please see page 12.

**All times noted herein are Pacific Standard Time.*

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FREQUENTLY ASKED QUESTIONS ||

■ GENERAL

Will the name of 1st Capital Bank change?

1st Capital Bank will be renamed West Coast Community Bank in the second quarter of 2025.

Why are my accounts moving to Santa Cruz County Bank?

On October 1, 2024, we completed a successful merger. 1st Capital Bank will operate as a division of Santa Cruz County Bank until the aforementioned rebrand takes place.

When will my accounts be transferred over to Santa Cruz County Bank?

A systems integration will take place beginning Friday, December 13 and ending Sunday, December 15, 2024. Systems will be offline during this period. Beginning Monday, December 16, 2024, you will be able to access your accounts.

Will my account numbers change?

No. Your account numbers will remain the same unless we have notified you otherwise.

Can I use my 1st Capital Bank checks after the merger?

Yes. Your 1st Capital Bank checks will be honored.

When will I be able to make transactions at Santa Cruz County Bank branches and ATMs?

On December 16, 2024, 1st Capital Bank clients may begin making transactions at all Santa Cruz County Bank locations.

Will branch hours change?

No. Branch hours will remain the same. For a list of all locations and ATMs, please see page 12.

Will branch phone numbers change?

No. All branch phone numbers will remain the same.

Will any branches close as a result of the merger?

Yes. Some locations will be consolidated into nearby branches. The following branches will close on January 17, 2025:

- 1st Capital Bank's Salinas branches at 1097 S. Main Street and 150 Main Street, Suite 150 will be closed and consolidated into the Santa Cruz County Bank Salinas branch at 480 S. Main Street.
- 1st Capital Bank's Santa Cruz branch at 3110 Mission Drive will be closed and consolidated into the Santa Cruz County Bank Santa Cruz branch at 75 River Street.
- Santa Cruz County Bank's Monterey branch at 584 Munras Avenue will be closed and consolidated into the 1st Capital Bank Monterey branch at 300 Bonifacio Place.

What will happen to my safe deposit box at 1st Capital Bank?

Safe deposit boxes at the 1st Capital Bank Salinas branch, located at 1097 S. Main Street, will be moved to the Santa Cruz County Bank Salinas branch, located at 480 S. Main Street. Safe deposit box holders at the 1st Capital Bank Salinas branch will be notified by mail in advance of the move.

What is the Santa Cruz County Bank website address?

The website address is sccountybank.com.

|| FREQUENTLY ASKED QUESTIONS

■ ACCOUNTS

Will there be changes to my checking and savings accounts?

All 1st Capital Bank checking and savings accounts will be converted to Santa Cruz County Bank checking and savings accounts on December 16, 2024. Your account numbers will not change. You'll find the new classification of Santa Cruz County Bank account types on page 15. Please see the enclosed disclosures and Terms & Conditions for all details.

Will there be changes to my account statement?

The appearance of your account statement will change, but the information will be the same. Check images and electronic statements are available within online banking. Please note, you will receive a final account statement from 1st Capital Bank dated December 13, 2024.

What will happen to the beneficiaries I have designated on my accounts?

Your designated beneficiaries will remain the same. If you wish to make changes prior to December 13, 2024, please contact us.

What will happen with my automatic transfers?

Existing automatic transfers between 1st Capital Bank accounts will continue. No action by you will be necessary.

Does Santa Cruz County Bank provide night depository services?

Yes. Night depository services are available at all branches except Cupertino and King City.

What will happen to my FDIC insurance if I have accounts at both banks?

Your deposits at both banks are covered by a special FDIC insurance rule that protects clients with a combined balance over the \$250,000 limit for at least six months after a merger or closing. For certificates of deposit (CDs), the FDIC allows the separate deposit insurance coverage to continue until the CD matures, in order to avoid a penalty for early withdrawal. For more information about FDIC coverage, visit [fdic.gov](https://www.fdic.gov) or call toll-free 1.877.ASK.FDIC.

What will happen to my IRAs and CDs?

Your rates and terms for IRAs and CDs will stay the same through maturity. At maturity, you will have the option of renewing them at the rates and terms being offered at that time.

Can I open a new deposit account or loan prior to the December 13, 2024 transfer date?

Yes. You can apply for a loan prior to the transfer date. Please contact us about opening additional deposit accounts and we will advise you.

What will happen with my ICS/CDARs accounts?

ICS accounts will convert with the rest of your accounts at systems conversion, on December 16, 2024. CDARs will remain in their current product, rate and term until maturity and can then be transferred or reinvested at maturity with Santa Cruz County Bank's CDARs program. ICS/CDARS clients will receive two (2) IRS Form 1099s: one (1) from 1st Capital Bank and one (1) from Santa Cruz County Bank.

FREQUENTLY ASKED QUESTIONS ||

■ DEBIT CARDS

Will I receive a new debit card?

Not at this time. You may continue to use your 1st Capital Bank debit card. However, if your 1st Capital Bank debit card expires or needs to be re-ordered/replaced, your debit card will be reissued as a Santa Cruz County Bank debit card.

Will my debit card ATM transactions remain free of fees?

Yes. If you use your ATM card at a bank that charges a fee, you will see this charge and a same day credit on your account statement.

What will happen to my card management and business CardValet for my debit card(s)?

Your current alerts and travel notices through these services will not convert. On December 16, 2024 or later, you can re-enroll your existing 1st Capital Bank debit card(s) in the card management feature within the Santa Cruz County Bank mobile app for personal accounts and CardValet app for business accounts, which allow you to turn your card on or off any time. These apps are available in the App Store and Google Play.

■ BUSINESS SERVICES

How will my Remote Deposit Capture be impacted?

After the systems integration is completed on December 16, 2024, you will have access to Santa Cruz County Bank's FastTrack! remote capture product through the same website access that you are currently using, with your same user ID and password.

Will my Positive Pay transfer to Santa Cruz County Bank?

Yes. Your existing Positive Pay settings will be transferred. No action by you will be necessary.

Will my existing business wire transfer and/or ACH templates be available in the new system?

Yes. Wire transfer and ACH templates will transfer to the new system. As a best practice, we recommend that you export all wire and ACH templates prior to December 13, 2024.

Are lockbox services available at Santa Cruz County Bank?

Yes. Please contact your relationship manager to discuss these services.

FREQUENTLY ASKED QUESTIONS

■ ONLINE BANKING, BILL PAY AND MOBILE BANKING

How will I access my accounts through mobile banking?

Your 1st Capital Bank mobile banking app will be discontinued on December 13, 2024.

On December 16, 2024, download the Santa Cruz County Bank mobile banking app through the App Store or Google Play. Log in with your Santa Cruz County Bank online banking login ID and password. Also, watch for communications by email for important dates and information to ensure a smooth transition during the online banking systems integration.

How will I access my accounts through online banking?

On December 13, 2024, you will no longer have access to 1st Capital Bank's online banking system. Watch for communications by email for important dates and information to ensure a smooth transition during the online banking systems integration. These communications will include step-by-step login instructions. If you do not receive these instructions, please email ebanking@sccountybank.com or call 831.600.4060.

We invite you to visit the Santa Cruz County Bank Education Center, which contains online banking user guides and videos covering a wide array of products and services. For further assistance, please email ebanking@sccountybank.com or call 831.600.4060.

[Education Center for Businesses](#)

[Education Center for Individuals](#)

When will I be able to see my 1st Capital Bank accounts through Santa Cruz County Bank's online banking service?

You will be able to log in on December 16, 2024, after 9:00 a.m. through the website, sccountybank.com.

Will I be able to view my transaction history in online banking?

Yes. 24 months of history will be available. We recommend that you download and save information beyond that time frame prior to December 13, 2024.

Will I have access to my account eStatements?

eStatements through September 2024 will be available after the systems conversion. eStatements for October through December will be available in early 2025. All eStatements generated after the systems conversion will be available through online banking upon generation.

We recommend that you download and save any statements you may require prior to December 13, 2024. You may enroll to receive Santa Cruz County Bank eStatements on a go-forward basis through online banking at no charge on or after December 16, 2024. If you need assistance with statement retrieval, please email ebanking@sccountybank.com or call 831.600.4060.

Will my bill payments be automatically transferred?

Your current payees in Bill Pay will transfer over; however, your full payment history may not be available in the new system. We recommend downloading and saving past payment history prior to December 13, 2024.

Will there be any changes to Zelle™ (P2P payments)?

Zelle™ limits will change to \$1,000 per day and \$3,000 per month.

FREQUENTLY ASKED QUESTIONS ||

What will happen to my Quicken, QuickBooks or other third-party app connection?

You will need to re-establish the connection between online banking and your third-party applications such as Quicken and Quickbooks.

Will I need to re-establish my external transfers set up in online banking?

Yes. Your external transfers, for example from your account to another bank, will need to be re-established in the new online banking system.

Will my personal finance management system be converted?

No. You will need to re-establish those links in the new online banking system.

■ **DIRECT DEPOSITS AND AUTOMATIC PAYMENTS**

Will my recurring automatic debits and/or credits be affected by the conversion to the new system?

Your existing debits and/or credits using the 1st Capital Bank routing number will be honored after the systems conversion.

What will happen to my direct deposit from my employer?

Santa Cruz County Bank will honor any automatic deposits and will route them to your account.

What will happen to my direct deposits from Social Security?

Santa Cruz County Bank will continue to accept your direct deposits from Social Security.

What is Santa Cruz County Bank's routing number?

The routing number is 121143736.

■ **LOAN SERVICES**

Will the rate, terms and conditions of my loan change?

Your loan will retain its existing rate, terms and conditions.

Will my loan number change?

No. Your loan number will remain the same.

What will happen to my automatic loan payment?

If your payment is set up through your 1st Capital Bank checking account, then your automatic loan payment will continue as scheduled. If your loan payment is set up through another financial institution or provider, please email ebanking@sccountybank.com or call 831.600.4060.

Will I continue to receive the same monthly statement for my loan?

Yes. You will receive a statement each month with the same information as your current statement. Please note that you will also receive a final account statement from 1st Capital Bank dated December 13, 2024, which will not be a billing statement.

FEATURED PRODUCTS AND ENHANCEMENTS

Take advantage of a broader geographic array of branches, ATMs and night depositories as well as enhanced personal and business products and services offered by Santa Cruz County Bank. The services below will be available to you beginning December 16, 2024.

TECH FORWARD BANKING

ATMs

Our network of high-tech ATMs allows for cash withdrawals, balance information, transfers and cash and check deposits without the need for deposit slips and envelopes. For a list of all locations and ATMs, please see page 12.

Mobile Wallet

Santa Cruz County Bank debit cards can be added to mobile wallets to allow for contactless payments and mobile payments by smartphones, smart watches and other connected devices through Apple Pay and Google Pay. Order your Santa Cruz County Bank debit card at any time to enjoy these features.

Online and Mobile Banking

Enjoy the same features and functionality through online and mobile banking for individuals and businesses. Personal online and mobile banking enhancements include:

- **ClickSWITCH**
Easy setup for direct deposits to your account(s).
- **CardSwap**
Streamlined setup to switch payment cards for automatic subscription payments such as streaming services, memberships and automatic payments.
- **Online Chat**
Look for the chat “bubble” and type in your questions directly to receive instant guidance from banking experts. available during normal business hours.



FEATURED PRODUCTS AND ENHANCEMENTS ||

BUSINESS AND TREASURY MANAGEMENT SERVICES

Business Credit Cards

A great solution for your entire organization, complete with control over corporate cardholders, spending limits and alerts, electronic billing statements, expense reporting and payment options. Cards allow for contactless payments and may be added to mobile wallets.

Business Online and Mobile Banking

- Enhanced multi-factor authentication and digital tokens
- The same features and functionality through online and mobile banking for maximum efficiency
- Online chat with banking experts during business hours saves time and resources
- Same day ACH services for faster collection on receivables
- Enhanced wire and ACH approvals and transfers
- Fraud control products and services
- Extended wire and positive pay cut off times
- Advanced reporting for transaction activity, balance information, ACH origination reporting and wire reporting

Autobooks

Sign up online for this innovative and convenient invoicing and payment solution for small business owners through online banking.

Lockbox and eLockbox

Add lockbox services to streamline collections and payment processing.

On-site Cash Vault

Save time, keep your cash secure and your team safe with on-site cash vault. Conveniently schedule armored car transportation for cash pickup and delivery.

Treasury Management

We have a dedicated team of experts in treasury management to assist you in setting up optimized cash flow systems, fraud monitoring systems, streamlined payments and account monitoring.

Asset-Based Lending (ABL)

We have a dedicated ABL Division with over 60 years of combined experience in providing financing solutions for middle-market sized businesses seeking asset liquidity and flexible lines of credit.

Loans and Lines of Credit

Explore an expanded array of lending options, including Home Equity Lines of Credit and government guaranteed loans – SBA, Business and Industry and Farm Services Agency. Santa Cruz County Bank is also an approved Farmer MAC lender. Please contact your relationship manager to discuss these services.

|| BRANCH AND CLIENT SERVICE HOURS

BRANCH HOURS

Monday – Friday, 9:00 a.m. – 5:00 p.m.

CLIENT SERVICE HOURS

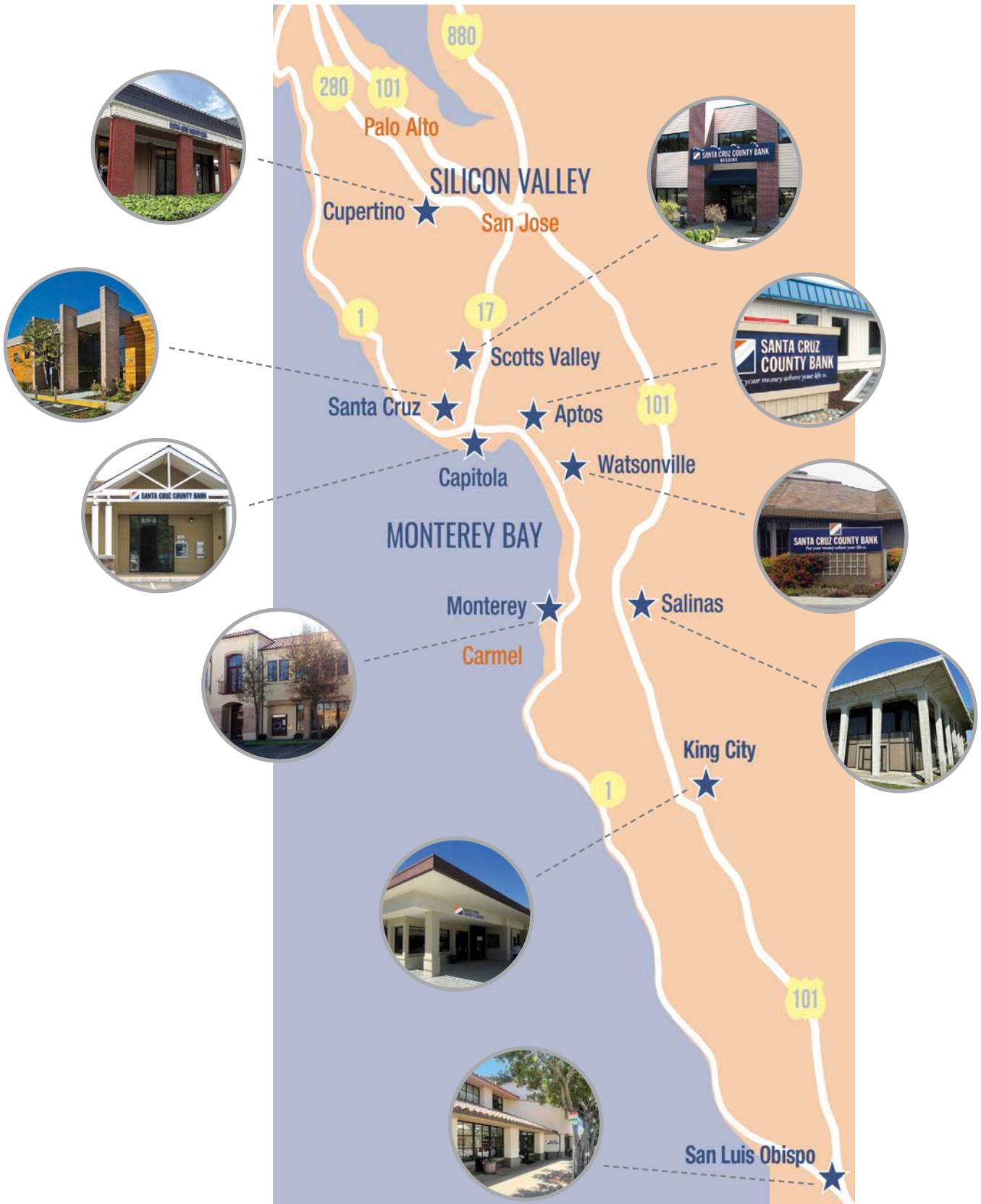
Monday – Friday, 9:00 a.m. – 5:00 p.m., 831.457.5000

|| LOCATIONS AND ATMS

Full-Service Banking Offices	Address	Number of ATMs	Night Depository	Phone Number
Aptos	7775 Soquel Drive Aptos, CA 95003	1	1	831.662.6000
Capitola	819 Bay Avenue Capitola, CA 95010	1	1	831.464.5300
Cupertino	19240 Stevens Creek Blvd. Cupertino, CA 95014	0	1	408.200.2880
King City	432 Broadway Street King City, CA 93930	1	0	831.385.8900
Monterey*	584 Munras Avenue Monterey, CA 93940	1	1	831.242.8361
Monterey	300 Bonifacio Place Monterey, CA 93940	1	1	831.264.4070
Salinas	480 S. Main Street Salinas, CA 93901	1	1	831.758.2271
Salinas*	150 Main Street, Suite 150 Salinas, CA 93901	0	0	831.264.4000
Salinas*	1097 S. Main Street Salinas, CA 93901	1	1	831.540.4080
San Luis Obispo	599 Higuera Street, Suite B San Luis Obispo, CA 93401	1	1	805.592.2049
Santa Cruz	75 River Street Santa Cruz, CA 95060	2	1	831.600.4020
Santa Cruz*	3110 Mission Drive Santa Cruz, CA 95065	0	1	831.477.7008
Scotts Valley	4604 Scotts Valley Drive Scotts Valley, CA 95066	1	1	831.461.5000
Watsonville	595 Auto Center Drive Watsonville, CA 95076	1	1	831.761.7600

*Branch closes January 17, 2025. For branch consolidation information, please see page 5.

LOCATIONS MAP



|| ABOUT SANTA CRUZ COUNTY BANK

At Santa Cruz County Bank, we are committed to our community through building lasting relationships and being a trusted partner that empowers growth, economic vitality and community well-being. As a top-rated, full-service community bank, we combine financial resources with expert solutions so local businesses succeed and our communities thrive. We have proudly upheld this mission since opening our first branch in 2004.

In 2024 we celebrated our 20th anniversary. We are grateful to our outstanding employees, dedicated leadership team and board of directors as well as our longstanding community partners and loyal clients for contributing to and sharing in our success. Since opening in February 2004, we have upheld our commitment to support regional well-being by actively participating in and donating to local nonprofit organizations.

Santa Cruz County Bank is distinguished from "big banks" by its relationship-based service, problem-solving focus and direct access to decision makers. We provide our clients with informed and creative financial solutions based on their current position and their future plans.

Santa Cruz County Bank is a leading and preferred SBA lender in Santa Cruz County and Silicon Valley. As a full-service bank, we offer competitive deposit and lending solutions for businesses and individuals, including business loans, lines of credit, commercial real estate financing, asset-based lending, construction lending, agricultural loans, SBA and USDA government guaranteed loans, credit cards, merchant services, remote deposit capture, mobile and online banking, bill payment and treasury management.

Through our merger with 1st Capital Bank, we are now a larger, stronger community bank. This powerful union means bringing your business unparalleled opportunities for growth and success through enhanced financial services, increased lending power, community investment and a streamlined banking experience. As your preeminent community bank serving the Central Coast, we pledge to continue investing our resources to advance business growth and stimulate economic vitality in the communities we serve.

We're proud to be your community bank.



We are honored to touch the lives of so many individuals and businesses in the regions we serve, through community service and corporate giving.

YOUR NEW ACCOUNT NAMES

Effective date: December 16, 2024

YOUR CURRENT 1st CAPITAL BANK Account Name	YOUR NEW SANTA CRUZ COUNTY BANK Account Name
Direct Deposit Checking Lifeline Checking Personal Checking Privileged Checking	Personal Checking
Personal Interest Checking Premier Personal Interest Checking	Personal Interest Checking
Personal Money Market Checking Premier Personal Money Market Relationship Personal Money Market Premier Personal VIP Money Market Premier Personal VIP Super Money Market	Personal Money Market
Regular Personal Savings Premier Personal Savings Premier Personal VIP Savings Premier Personal VIP Super Savings Minor Savings	Personal Savings
Business Checking Non-Profit Business Checking Small Business Checking Public Demand	Business Checking
Business Analysis Checking	Analyzed Business Checking
IOLTA Business Interest Checking	Business Interest Checking
Business Money Market Premier Business Money Market Relationship Business Money Market Premier Business VIP Money Market Premier Business VIP Super Money Market Public Money Market	Business Money Market
Business Savings Premier Business Savings Premier Business VIP Super Savings	Business Savings
Health Savings Account	Health Savings Checking

Please see the enclosed disclosures and Terms & Conditions for all details.

[sccountybank.com](https://www.sccountybank.com)

MEMBER FDIC |  EQUAL HOUSING LENDER