

Important steps to prepare for the systems integration!

Here is important information to prepare our online and mobile banking users for the integration of accounts which will begin Friday, December 13 and end Sunday, December 15, 2024. Online and mobile banking will be unavailable during this time. 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 your current login ID and password to enter 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. Please ensure we have your most up-to-date phone number and email address to enable this process.

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 <u>merger information resources page</u> for instructions and important actions to be taken by December 13, 2024.

Your enhanced digital banking experience will be available Monday, December 16, 2024.

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 <u>merger information resource page</u> 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.

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

We will have client support representatives available to assist you by phone before, during and after the systems integration. Our extended client support hours will be communicated to you by email and on the <u>merger information resource page</u>.

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