



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

Welcome!

On behalf of our board of directors, leadership team and staff, it is my pleasure and privilege to announce that on October 1, 2024, our merger became official. This marks an exciting milestone in the process to combine our banks and become the preeminent community bank for the Central Coast. Another exciting milestone will be the official rebranding of the combined bank as West Coast Community Bank in the second quarter of 2025.

Our two banks have a long history of exceptional customer service, local decision-making and a powerful commitment to our communities. With these shared values, and the strong relationships that form the core of our success, we are proud to serve your financial needs.

At this time, you will not experience any changes to your banking and can continue to use your current banking locations, checks, debit cards, online banking and other banking services.

Behind the scenes, our team is working diligently to combine our two financial institutions. In order to combine our banks, a systems integration will occur in December 2024. Upon completion of the systems integration, you will have access to enhanced online banking and treasury management products.

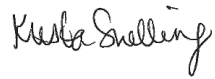
To keep you informed of our progress and important dates along the way, we have developed a merger information resource page on each of our websites: 1stcapital.bank/merger-information-resource.aspx | sccountybank.com/merger.cfm. We encourage you to visit one of these pages for periodic updates, resources, communications, FAQs and FDIC coverage information.

We will be communicating with you by email prior to the systems integration to provide important dates and steps to take to ensure a smooth transition. You will receive a detailed welcome guide by mail in November 2024.

Thank you for your loyalty to local banking, and for playing such a vital role in our journey and assuring our shared success. We value our relationship and look forward to delivering the personalized attention you expect, now backed by even greater resources and expertise.

As the preeminent community bank for the Central Coast, we look forward to serving you, because good things happen when you put your money where your life is.

Sincerely,



Krista Snelling
President and CEO
1st Capital Bank, a division of Santa Cruz County Bank
krista.snelling@1stcapitalbank.com