



To Our Valued Customers,

At First Capital Bank, "We Get It" goes beyond just understanding your banking needs. We "get" that you have concerns regarding the ongoing developments of the Coronavirus (COVID-19). As always, the health, safety, and well-being of our customers, our employees, and communities is a top priority.

Bank Preparedness

We are currently monitoring guidelines from public health authorities, including the Centers for Disease Control (CDC), as well as, agencies in the banking industry. Our staff is working behind the scenes and has prepared our own operational preparedness plan to ensure business continuity while also taking steps to ensure the well-being of our customers and employees.

Banking Tools and Services

As always, you can access your account 24/7 through our online banking at www.fcbcarolinas.com, utilize our branch ATMs (*as defined in certain markets*), visit ATMs outside our network at no charge,* and use our **First Capital Bank Mobile App**. Our First Capital Bank Mobile app allows you check balances, initiate transfers, pay bills and even mobile deposit check items.

Visiting a Branch

Our branches and offices are open and prepared to serve the banking needs of our customers, and we are taking additional precautionary measures to ensure a healthy and safe environment. Here are a few considerations to limit exposure to the virus as we strive to meet your banking needs: use hand sanitizer provided in our offices before and after your transactions, use our drive-thrus if you have cold or flu symptoms, consider an alternative form of handshake if conducting business, wash your hands immediately after handling money, and as always seek medical care if you think you are sick.

Beware of Fraudulent Attempts

This is a prime time for fraudsters to be at work – they may attempt to call, text, or send you emails posing to provide information or alerts about the coronavirus. These attempts are designed to create alarm and panic as they try to scam you to steal your money or personal information. Be on high alert and vigilant – never provide your personal or financial information to anyone or any source that should not be asking for it. If you have a question about whether the bank is trying to contact you regarding your account feel free to call one of our offices directly.

We will continue to closely monitor the situation and evaluate the need for additional measures to support our customers, employees, and communities in the event public health authorities request we limit our business activities. To obtain the latest information about COVID-19, visit the CDC at www.cdc.gov or your local health department website.

Thank you for your understanding, support and loyalty.

*First Capital Bank does provide ATM waivers for ATM fees incurred outside our bank's network. Some exclusions may apply. All account types may not qualify for waived ATM fees, please check your account terms and conditions for more information.

