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Local

Bank.  
Commitment.  
Decisions.



Welcome to the first edition of the SanCap Connector, our new quarterly customer newsletter. Every quarter we'll feature bank happenings and updates, financial tips, community support activities, employee and customer spotlights and much more. We hope you enjoy!

In the last month we've all been inundated with the sad and frustrating effects of the COVID-19 outbreak. It can make a frightening and uncertain time even more difficult to keep our spirits high. Instead of giving you another COVID-19 update we opted to give you a much-needed shot of good news from our SanCap family.

## Bridge Branch Opening Soon!



In early 2019 we purchased a 12,000-square-foot building located at the corner of College Parkway and McGregor Boulevard. Despite the COVID-19 crisis construction has stayed on schedule and the building is expected to open in June.

Throughout the construction process we've taken additional safety measures to maintain a safe environment for contractors on site; including a full time cleaning staff disinfecting throughout the day, multiple hand washing stations and a required mask policy.

Upon completion the Bridge Branch will be our largest location at close to 16,000 square feet. It will house our operations center, eighth branch and will feature two drive-thru lanes, drive-up ATM, night drop, training facilities, multiple conference rooms and safe deposit boxes. For updates on the progress of the building make sure to visit our [News](#) page on [www.sancapbank.com](http://www.sancapbank.com).

# New Location. Same Commitment.

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We're thrilled to announce the acquisition of a building located at 2406 Periwinkle Way on Sanibel to serve as our new main office. Benchmark Construction started renovations in January and demolition is complete. The building is expected to be open for business by the end of 2020.

In addition, we've sold our existing main branch located at 2475 Library Way to the City of Sanibel to become the new senior center, which hosts the Center 4 Life Program operated by the City of Sanibel Recreation Department. The building will also house administration offices for Community Housing and Resources, a nonprofit organization that provides affordable housing for families and individuals who work and serve the community of Sanibel. In the meantime, you can still find us at 2475 Library Way as we're leasing the building from the City of Sanibel until our new main office is complete.

## Meet our Newest SanCap Team Members

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We're pleased to announce the promotion of Mark Rodgers to assistant vice president at our Gateway branch. His primary responsibility continues to be expanding the bank's lending footprint in the Gateway community.

Mark has been a loan officer at the Gateway office since 2018. A Southwest Florida resident since 1981, he has more than two decades of banking experience as well as a background in the home health care industry.



Ryan Kennedy joined us as a loan process coordinator in the lending division at our downtown location. He is responsible for the initial review of incoming loans for required documentation.

Ryan graduated from Florida Gulf Coast University in December 2019 with a double major in communications and political science. Prior to joining the bank, he interned at Florida Citizens Alliance and Covanta.

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Brandy Heales recently joined our SanCap team as a loan coordinator in the bank's residential lending division. She is responsible for supporting residential loan officers in assisting customers with residential loans, including conventional and construction loans. Brandy has more than two decades of experience in the realty and banking industries. She previously worked as a licensed realtor for various companies in Florida and Ohio.

For more information on our team members visit [our team](#) page on [www.sancapbank.com](http://www.sancapbank.com).

## Great Press!

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This week News-Press writer, David Dorsey featured us in his popular "In the Know" column highlighting the growth of the bank and our efforts to help our customers through the COVID-19 crisis. [Click here](#) to read this great article.

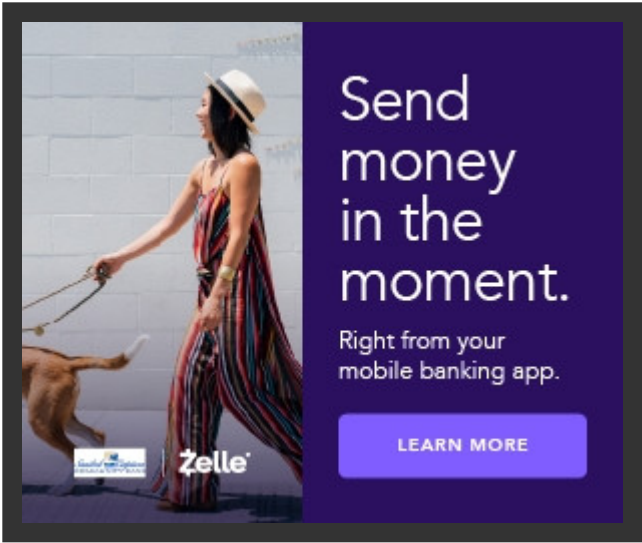


Mark Gordon, Managing Editor of Business Observer included us in his story on how Florida community banks are working tirelessly to help customers get through the COVID-19 pandemic. [Click here](#) to read the article.

## ZELLE is Here!!

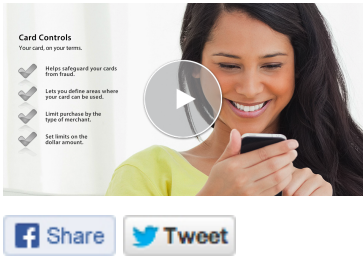
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The *Zelle* experience is now live within our SanCap mobile banking app. Embedded into our digital banking experience, *Zelle* enables convenient person-to-person (P2P) payments for mobile banking consumers. The Zelle



Network® includes banks and credit unions of all sizes. For more than 140 million consumers, *Zelle* is already available from the convenience of their mobile banking app,

making digital payments a fast, safe, and easy alternative to cash and checks. *Zelle* allows funds to be sent from one bank account in the U.S. to another, using only a recipient’s email address or U.S. mobile number. Funds are typically available within minutes when both parties are already enrolled with *Zelle*. To receive money in minutes, the recipient must have a bank account in the U.S. and the recipient’s email address or U.S. mobile number must already be enrolled with *Zelle*. For more information on our partnership with Zelle visit <https://sancapbank.com/zelle/>.



## Are You Using CardValet?

CardValet allows you to turn your cards "on" or "off" anytime. When they’re “off”...no one can use your cards. Turn them “on” when you’re ready to use them which helps safeguard you from fraud. You can also define areas where your card can be used, limit purchases by the type of merchant and set limits on dollar amounts. For more information on CardValet and other products visit our video library - <https://sancapbank.com/video-library/>

[Read More](#)

## #SanCapCares



As COVID-19 continues to disrupt our daily life people in our community are unifying to take care of one another. Acts of kindness and compassion are happening every day, and we wanted to share a few of ours with you.

- Last week one of our Gateway tellers received a routine phone call from an elderly customer. She learned the women didn’t have access to food. Her only family, who usually takes care of her needs, was forced to leave town temporarily for work. In their absence, she made a failed attempted to order groceries online. Without hesitation our teller took the opportunity to help. She immediately called our bank courier, who was



out on his route, and asked him to pick up some groceries. When he returned with the food our teller jumped in her car to deliver them to the very grateful customer.

- All over the world people of faith are struggling with not being able to physically attending religious services. One of our Library Way tellers noticed her elderly neighbor missing her Sunday tradition of attending church. In honor of the Easter season, she decided to create this beautiful door decoration to her neighbor celebrate at home.



## We Want to Hear from You!

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Our goal is to feature articles and topics YOU want to read about. Please [email us](#) with any suggestions you have for future newsletters. We look forward to hearing your ideas. Thank you!



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