If you are having trouble viewing this message, see it in your browser.







In the last few months we've all started to adjust to the "new normal" with social distancing, face coverings and health checks now a routine part of daily life. At SanCap Bank we've adapted to these changes so we can maintain the exceptional service you've come to expect from us. Despite the challenges of 2020 we continue to thrive, grow and serve the community we all love. We hope you enjoying learning more about some of our 3rd quarter highlights.

Building Our Future

The future home of our new main office at 2406 Periwinkle Way on Sanibel continues to make progress. Renovations are well-underway and the building is expected to be completed by early 2021.

Learn more here.



Making Space for Our Community Partners



In light of the challenges many notfor-profit organizations are facing due to COVID we're helping two of our valued community partners by donating rent-free office space at our 7500 College Parkway location. Learn more about our partnerships here.

Welcome to the SanCap Bank Family!



Kerry DeLeon is our newest customer service representative and teller at our Gateway Branch. She's responsible for assisting customers with personal and business banking transactions. Learn more about Kerry here.

Carrie Muchler is a new loan coordinator in our residential lending division. She's responsible for supporting residential loan officers in assisting customers with residential loans, including conventional and construction loans. Learn more about Carrie here.





Brittany Philhower is a SanCap Bank face you may recognize. She was a member of our original Gateway Branch team in 2017. She's returned as a new member of our 7500 College Parkway Branch team. Learn more about Brittany here.

For more information about other SanCap Bank team members visit our Team page.

New Branch Teams. Same Friendly Faces.

The opening of our new Bridge branch in July gave us an opportunity to add and relocate a few team members at two of our branches. Meet our new Winkler Road and College Parkway teams!



7040 Winkler Road Team

- Kelly Uberoy, Customer Service Representative & Teller
 - Maggie Gonzalez, Teller
- Sandy Doubles, Vice President & Manager
- Erin Ball, Teller To speak to a member of our Winkler Branch team please call 239-274-7400

7500 College Parkway Team

- Brandy Heales, Loan Officer
- Cheryl Haught, Customer Service Representative & Teller
- Keegan Power, Vice President & Office Manager
 - Brittany Philhower, Teller
- Nikki Allen, Customer Service Representative & Teller

To reach our College Branch please call 239-274-6200. Want to learn more about our other fabulous teams? Visit our Branch Teams page.

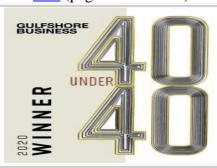


And the Award Goes to.....US!



Thanks to you, our customers and friends, we were named Southwest Florida's BEST commercial bank in Gulfshore Business's 8th Annual Best of Business issue. We can't thank you enough for your vote and more importantly the trust you place in us daily. To read the issue click here (pages 42-43 & 46).

For a second consecutive year a SanCap Bank team member was chosen as a Gulfshore Business 40 Under 40 honoree. Veronica LeBlanc, Vice President & Gateway Branch Manager was selected as one of Southwest Florida's brightest rising stars. Read more about Veronica here (pages 56-57).





Independent Community Bankers of America recently announced SanCap Bank a recipient of a 2020 National Community Bank Service Award for extraordinary efforts to help small businesses, consumers and our community amidst the COVID-19 pandemic. Read more about the award here.

This month Social Assurance selected us a finalist for a 2020 Community Spark Award for outstanding efforts in helping and improving our community. We were one of only 12 community banks and credit unions selected nationwide! Learn more here.



What They're Saying About Us

We continue to catch the attention of the media for our work helping our customers and community. Here are a few recent stories we wanted to share with you.



Anchor/Reporter Meagan Miller at ABC7 featured Kyle DeCicco, Senior Vice President & Senior Loan Officer in a story on local businesses receiving Small Business Administration Payroll Protection Program loans. To view the story click here.

In July, Independent Banker Magazine covered our efforts to build a better community both on and off island. To read the article click here.





Business Observer included us in several articles in 3rd quarter including our work in helping with the <u>national coin shortage</u>, the opening of our new <u>Bridge branch</u> and the donation of <u>office space</u> to two local, not-for-profit organizations.

Waiting for a Debit Card is a Thing of the Past!

Did you know we have the technology to instantly issue debit cards at all of our locations? If you've misplaced or had your debit card stolen we can replace it on the spot making it fast, easy and convenient for you to get a new card. To learn more click here.

Free instant issue debit cards are now available at all locations!



Lost or stolen debit card? Simply turn off your current card through the mobile banking app and visit any branch to receive a new card in minutes at NO COST!

Bonus!

Personalized instant issue debit cards are also available for \$10. You provide the image and receive your card on the spot.

"All custom images will be vetted for copyright and trademark infringement.









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Security and confidentiality of your personal information is one of our highest priorities. We will never request that you provide, update or verify via email your personal or account information, including passwords, Social Security Number and PIN(s).

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