



A Better Banking Experience Arrives Feb. 16

Banking at SanCap Bank is about to get even better!

We're upgrading our core banking system to better support the way you bank today and into the future with improved technology, enhanced security and a more connected experience.



Let's get you ready

We're upgrading our core banking system to better support the way you bank today and into the future. This upgrade will deliver a faster, more secure and more connected banking experience, without changing the heart of SanCap Bank. We're still us, just operating with better tools to support you.

Our new system will go live on Monday, Feb. 16, and to prepare for launch, there will be brief service interruptions beginning Monday, Feb. 9, until Tuesday, Feb. 17.

What you need to know right now

- Your funds will remain secure.
- Your account and routing numbers will not change.
- Your debit cards will continue to work.
- Your online banking username will likely remain the same, but you'll have to create a new password. You'll be guided through the process automatically when you log in for the first time.
- If you log into your online banking from a desktop, you'll be redirected to the new site. For mobile banking, you'll need to download our new mobile app on or after Monday, Feb. 16.

This guide provides an overview of what to expect as we upgrade our banking system. Because details will evolve as we approach the transition, the most current information will always be available at sancapbank.com/new-banking.



We'll be here every step of the way

As always, our team is here to support you. As we approach the transition, you can visit any SanCap Bank branch, contact us directly or find updates and resources by visiting sancapbank.com/new-banking or scanning the code here >



Why we're making this change

Strong relationships and dependable service have always guided us. This upgrade helps us keep those promises with better tools that match the changing ways you bank.



Built to support your banking needs today and tomorrow

This investment allows us to:

- Strengthen security as threats continue to evolve
- Improve the reliability and performance of digital banking
- Provide a more consistent experience across online, mobile and in-branch services
- Enhance the speed and efficiency of everyday transactions



A thoughtful, careful transition

We've been working behind the scenes for months to prepare for this upgrade. Our teams have planned extensively, tested thoroughly and partnered closely with trusted technology experts to help ensure a smooth transition.



Our commitment to you

This upgrade reflects a long-term commitment to our customers and our community. It allows us to keep doing what we do best, while making sure our systems are strong, secure and ready for the future.

Key dates at-a-glance

	Mon. Feb. 9	Tues. Feb. 10	Wed. Feb. 11	Thurs. Feb. 12	Fri. Feb. 13	Sat. Feb. 14	Sun. Feb. 15	Mon. Feb. 16
Branches	Open Normal Hours			Open Normal Hours with Limited Services		Closed		Closed for Presidents Day
Live Phone Support	Available 9 a.m. - 4 p.m.			Available 9 a.m. - 7 p.m.	Available 9 a.m. - 5 p.m.	Available 9 a.m. - 1 p.m.	Unavailable	Available 9 a.m. - 4 p.m.
SanCap Bank ATMs	Available				Available with limited functionality			
Personal Online Banking	Available		"Inquiry mode at 4 p.m. (view accounts only) "		Unavailable		New personal online banking available at 8 a.m.	
Personal Mobile Banking	Available		Unavailable at 4 p.m. (Mobile deposits unavailable at 2 p.m.)		Unavailable		New personal mobile banking available at 8 a.m.	
Business Online Banking	Available		Unavailable at 4 p.m. (no inquiry mode available)		Unavailable		New business online banking available at 8 a.m.	
Business Mobile Banking	Available		Unavailable at 4 p.m.		Unavailable		New business mobile banking available at 8 a.m.	
ACH Origination	Available		Unavailable at 4 p.m.		Unavailable		Available Tuesday 2/17 at 8 a.m.	
Wire Transfers	Available		Unavailable at 4 p.m.		Unavailable		Available Tuesday 2/17 at 8 a.m.	
Positive Pay	Available		Unavailable at 4 p.m.		Unavailable		Available Tuesday 2/17 at 8 a.m.	
Remote Deposit Capture	Available		Unavailable at 4 p.m.		Unavailable		Available Tuesday 2/17 at 8 a.m.	
Bill Pay	Unavailable, starting Monday, Feb. 9, at 9 a.m. until Tuesday, Feb. 17 (payments will continue to process until Friday, Feb. 13)							Available (due to holiday payments will process Tues. 2/17)
All Debit Cards	Available							
Zelle	Unavailable until Tuesday, Feb. 17							



Staying Informed

The most current updates will be available at sancapbank.com/new-banking.

What this means for you

Every customer uses our services a little differently, so the upgrade will impact personal and business banking in different ways. Below is what to expect, depending on how you bank with us.



Personal Banking Customers

- Your account numbers and routing number will not change.
- Your online usernames will likely remain the same.
- Some online banking services will be temporarily unavailable during the upgrade.
- Debit cards will continue to work during and after the upgrade.
- ATMs will be available with full capabilities until Friday, Feb. 13. After Friday, Feb. 13, they will be available but with limited functionality until Tuesday, Feb. 17.
- Bill Pay will be unavailable starting on Monday, Feb. 9, at 9 a.m. until Monday, Feb. 16.
 - Prior to Monday, Feb. 9, schedule any bill payments you need to make through Tuesday, Feb. 17 to ensure they're not late.
 - Bill payments scheduled through Friday, Feb. 13 will be processed in the current Bill Pay system.
 - Payments scheduled after Friday, Feb. 13 will be processed through the new Bill Pay system starting on Tuesday, Feb. 17.
 - The new Bill Pay system will not be accessible until Tuesday, Feb. 17.
 - Prior to the current system going offline on Monday, Feb. 9, you may want to download or print your bill pay history.
- Zelle will be unavailable starting on Thursday, Feb. 12, until Tuesday, Feb. 17. You will need to reenroll.



Business Banking Customers

- All of the above Personal Banking information also applies to Business Banking.
- Business Online Banking will be unavailable Thursday, Feb. 12, at 4 p.m. until Monday, Feb. 16. Inquiry mode is not available, so you will not be able to even view your accounts during this time.
- ACH origination, wire transfers, remote deposit capture (RDC) and Positive Pay will all be unavailable beginning Thursday, Feb. 12, at 4 p.m. until Monday, Feb. 16.
- Bill Pay will be unavailable starting on Monday, Feb. 9, at 9 a.m. until Monday, Feb. 16.
 - Prior to Monday, Feb. 9, schedule any bill payments you need to make through Tuesday, Feb. 17 to ensure they're not late.
 - Bill payments scheduled through Friday, Feb. 13 will be processed in the current Bill Pay system.
 - Payments scheduled after Friday, Feb. 13 will be processed through the new Bill Pay system starting on Tuesday, Feb. 17.
 - The new Bill Pay system will not be accessible until Tuesday, Feb. 17.
 - Prior to the current system going offline on Monday, Feb. 9, you may want to download or print your bill pay history.

After the upgrade

After the upgrade is complete on Monday, February 16, there will be a few things you'll need to do to begin using the updated system.



You will need to:

- Set up your new Online Banking:
 - If you log into Online Banking from your desktop, you'll be redirected to the new site automatically.
 - Your User ID will likely remain the same as before.
 - For your first login, your temporary password will be the last four digits of your Social Security Number or EIN.
 - After signing in, you will be prompted to create a new password.
 - You will also be guided through setting up two-step verification to help keep your account secure.
- Download our new mobile app from the App Store or Google Play Store.
- If you perform bank-to-bank transfers, you need to reestablish your external banking information in the updated system.
- If you have scheduled/recurring internal transfers, they will automatically convert to the updated system. If you don't see your transfer, please give us a call at 239-472-6100. We can verify whether it has been set up in the new system and simply isn't visible in your online banking.
- Re-enroll in Zelle on or after Tuesday, Feb. 17.



Stay informed

The most current updates will be available at sancapbank.com/new-banking.

FAQs – Pre-Upgrade

When is this happening?

- The new system goes live on Monday, Feb. 16 (President’s Day).
- We’re closed that day, but we’ll have phone support available 9 a.m. to 4 p.m. to answer questions.

Why are you doing this upgrade?

- An easier, more intuitive and streamlined banking experience
- Better security
- Innovative features you need and want
- An improved experience, with the same community bank you love

How can I get help along the way?

- Phone: 239-472-6100
- Email: Reach out to your favorite SanCap Banker
- Online: Make sure to bookmark our Upgrade Resource webpage – sancapbank.com/new-banking

What is changing/improving?

- Improved digital tools
 - Expect a more user-friendly, consistent online and mobile banking experience with enhanced security features.
- New features
 - Create customized dashboards
 - View all accounts in one place
 - Use advanced debit card controls including tap to pay
 - Set travel notices
 - Access built-in chat support

Will I be unable to access my accounts at any point?

- There will be some brief service interruptions starting Monday, Feb. 9, through Tuesday, Feb. 17.
 - A complete timeline can be found on the Upgrade Resource webpage – sancapbank.com/new-banking
 - Existing debit cards and pins will continue to work.

FAQs – Pre-Upgrade(continued)

What can I do now to prepare?

- Stay informed: Keep an eye out for regular communications from us and bookmark our Upgrade Resource webpage with the most up to date information – sancapbank.com/new-banking
- Ensure your current mailing address, email and phone number are on file with us.
- Review your scheduled payments:
 - Prior to Monday, Feb. 9, schedule any bill payments you need to make through Tuesday, Feb. 17 to ensure they're not late.
 - Bill payments scheduled through Friday, Feb. 13 will be processed in the current Bill Pay system.
 - Payments scheduled after Friday, Feb. 13 will be processed through the new Bill Pay system starting on Tuesday, Feb. 17.
 - The new Bill Pay system will not be accessible until Tuesday, Feb. 17.
 - Prior to the current system going offline on Monday, Feb. 9, you may want to download or print your bill pay history.
- Know where to get help:
 - Visit any branch or call us at 239-472-6100 with questions.
 - Visit the Upgrade Resource webpage with the most up to date information – sancapbank.com/new-banking
- Protect yourself from fraud – with the upgrade there could be a scammer surge. Remember:
 - We will never ask you to share private information via email, text or phone.
 - We already have your information.
 - We will never ask for your full Social Security number, password or security codes to "verify" your account for the new system.
 - Any official communications from us will provide clear instructions. If something doesn't feel right give us a call 239-472-6100 to verify BEFORE taking any action.

FAQs – Personal Banking

When will this change happen?

- The new system goes live on Monday, Feb. 16, but there will be some service interruptions starting on Monday, Feb. 9, at 2 p.m. until Tuesday, Feb. 17.

Will my account number or routing number change?

- No

Will my money and accounts be secure during the upgrade?

- 1000% yes!

How will this affect my current online and mobile banking log in credentials?

- When you're ready to log in to the new system for the first time you can log into either online banking or the mobile app. If you log into Online Banking from your desktop, you'll be redirected to the new site automatically. You will have to download our new app from the App Store or Google Play Store.
- Your User ID will likely remain the same as before.
- For your first login, your temporary password will be the last four digits of your Social Security Number or EIN.
- After signing in, you will be prompted to create a new password.
- You will also be guided through setting up two-step verification to help keep your account secure.

Will I receive a new debit card after the upgrade is complete?

- No – your current debit card and PIN will continue to work during and after the upgrade. When your current debit card expires a new card will be sent to you via mail.

What services will be unavailable during the upgrade?

- Refer to timeline on the Upgrade Resources Webpage – sancapbank.com/new-banking

When will I lose access to my digital banking (online and mobile)?

- Thursday, Feb. 12, at 4 p.m. Mobile deposits will be unavailable starting at 2 p.m. To be safe try to complete all digital banking before 2 p.m. on Thursday, Feb. 12.

FAQs – Personal Banking (continued)

Will I be able to send wires on Tuesday, Feb. 17?

- Yes

Will my bank-to-bank transfers automatically carry over to the new system?

- No – you will need to reestablish your external banking information into the new system.

Will this affect my current bill payments?

- Yes - Bill Pay will be unavailable beginning Monday, Feb. 9, at 9 a.m.

See below for more information:

- Prior to Monday, Feb. 9, schedule any bill payments you need to make through Tuesday, Feb. 17 to ensure they're not late.
- Bill payments scheduled through Friday, Feb. 13 will be processed in the current Bill Pay system.
- Payments scheduled after Friday, Feb. 13 will be processed through the new Bill Pay system starting on Tuesday, Feb. 17.
- The new Bill Pay system will not be accessible until Tuesday, Feb. 17.
- Prior to the current system going offline on Monday, Feb. 9, you may want to download or print your bill pay history.

Will the mobile app stay the same?

- No - the existing mobile app will not work after the upgrade. You will need to download the new app beginning on Monday, Feb. 16.

Will scheduled/recurring internal transfers automatically convert to the new system?

- Yes - current internal transfers will automatically convert to the new system. If you do not see your transfer, please give us a call at 239-472-6100. We can verify whether it has been set up in the new system and simply isn't visible in your online banking.

Will my transaction history automatically carry over to the new system?

- Yes – you will be able to access the last two years of transactions.

FAQs – Business Banking

How does this upgrade affect my current login credentials?

- When you're ready to log in to the new system for the first time you can log into either online banking or the mobile app. If you log into Online Banking from your desktop, you'll be redirected to the new site automatically. You will have to download our new app from the App Store or Google Play Store.
- Your User ID will likely remain the same as before.
- For your first login, your temporary password will be the last four digits of your EIN.
- After signing in, you will be prompted to create a new password.
- You will also be guided through setting up two-step verification to help keep your account secure.
- Tokens and DigiPass is no longer required for sign in.

Will I be able to initiate ACH payments on Tuesday, Feb. 17?

- Yes

Will I receive a new debit card after the upgrade is complete?

- No – your current debit card and PIN will continue to work during and after the upgrade. When your current debit card expires a new card will be sent to you via mail.

Will this affect my current bill payments?

- Yes - Bill Pay will be unavailable beginning Monday, Feb. 9, at 9 a.m.
See below for more information:
 - Prior to Monday, Feb. 9, schedule any bill payments you need to make through Tuesday, Feb. 17 to ensure they're not late.
 - Bill payments scheduled through Friday, Feb. 13 will be processed in the current Bill Pay system.
 - Payments scheduled after Friday, Feb. 13 will be processed through the new Bill Pay system starting on Tuesday, Feb. 17.
 - The new Bill Pay system will not be accessible until Tuesday, Feb. 17.
 - Prior to the current system going offline on Monday, Feb. 9, you may want to download or print your bill pay history.

FAQs – Business Banking(continued)

Will the mobile app stay the same?

- No - the existing mobile app will not work after the upgrade. You will need to download the new app beginning on Monday, Feb. 16.

Will scheduled/recurring internal transfers automatically convert to the new system?

- Yes - current internal transfers will automatically convert to the new system. However, we encourage you to review all your internal transfers on Tuesday, Feb. 17, for accuracy.

Will recurring ACH transfers automatically convert to the new system?

- If you have ACH templates established, they will automatically transfer to the new system. Date options have changed so please review the default payment schedule to ensure no adjustments need to be made.

Will my transaction history automatically carry over to the new system?

- Yes – you will be able to access the last two years of transactions.

After the upgrade will you have Zelle for Business?

- Not right now but Zelle for Business is coming.

Is there anything changing with how remote deposit capture (RDC) works?

- If you use a remote deposit capture scanner after Tuesday, Feb. 17, there will be temporary changes to your mobile deposit limits. You may receive an email from us informing you that you've exceeded your limits and the transaction is in review. In that instance, you do not need to take any action. Your deposit WILL still be processed on time.



Additional FAQs and updates are available at sancapbank.com/new-banking.

We're here for you every step of the way

We know questions will come up throughout this upgrade. Our team is committed to making the transition smooth and keeping you informed along the way.



The most current updates, FAQs and resources will always be available at sancapbank.com/new-banking.

We're here if you need us. Visit any SanCap Bank branch, email or call us with questions at any time.



Call 239-472-6100,
visit sancapbank.com/new-banking
or scan the QR code.

*Thank you for banking with SanCap Bank.
We're proud to continue serving you and our community.*