

Dear Valued Customer,

We are sending you this email today to ensure you have all of the information you need to know as we prepare for the transition from West Town Bank to Capital Bank. Below are important highlights to be aware of. For the most up-to-date and detailed information, please visit the [Integration Resource Page](#).

#### Bank Systems Conversion Weekend

- The bank system conversion will begin Friday, February 21, 2025 starting at 5:00pm ET/4:00pm CT through approximately Monday, February 24, 2025, 9:00am ET/8:00am CT.
- On Monday, February 24, West Town Bank will be operating fully as Capital Bank.

#### Account Information

- West Town Bank accounts will be converting to Capital Bank accounts. You should have received a package of information with key specifics in late January. For more account changing information for personal banking accounts, please refer to the [Disclosure and Terms for Consumer Accounts](#), or for business changes, view the [Disclosure and Terms for Business Accounts](#). These and other important disclosures, agreements and policies can all be found on the [Integration Resource Page](#).
- Telephone Banking has been discontinued; however you will still have full access to your account through Online Banking, Mobile Banking and Branch Services. This service will be discontinued as of February 21, 2025, 5:00pm ET/4:00pm CT.
- Your account number will remain the same. However, West Town Bank will switch to Capital Bank's routing number 055003340. Please note your current routing number will remain active temporarily, and we'll notify you when it's phased out.
- Online Banking Statements After the conversion, you will no longer have access to previous account statements and check images. We strongly recommend downloading and saving these documents before February 21st at 12:00pm ET / 11:00am CT. If ever in the future you need copies, you can contact us at 833-901-0050 or call or visit one of our branch [locations](#).

#### Debit Cards

- You may have received your new debit card by now. You can activate the card, however you will not be able to use the new debit card until February 24. And, on February 24, your existing debit card will no longer be valid.

#### Online Banking

- Your User ID will not change. You will need your existing User ID to log into the new Online Banking system the first time. It is important you know your existing User ID and have it written down and placed in a secure place. For security reasons and for your protection, we are not able to provide anyone with User IDs.
- Please watch for an email arriving in the week leading up to the conversion with your temporary password that will be needed to log into the new Online Banking system on February 24.
- Customers who currently use a digital token to access Online Banking will receive an email with instructions to download the new digital token on their mobile device with a link to the [Token Installation Guide](#). A new digital token be required to approve wire and ACH payments.

#### Bill Pay

- The new Online Banking system uses a different bill pay provider. Payments with a "deliver by" date of Thursday, February 27, 2025, will still process but won't appear in the new system.
- We will be posting key downtimes for Bill Pay in a few days. Please keep checking back to the page for more information.
- If you currently use the single or recurring payment options to pay a person or another financial institution, these features will no longer be available after Friday, February 21, 2025.
- The Online Banking system you are transitioning to does not currently support Bill Pay transfers between financial institutions for retail bill pay users. If you rely on this service, please contact us at 833-901-0058 or email [connect@capitalbankmd.com](mailto:connect@capitalbankmd.com), and we will work with you to find an alternative solution.

If you have any questions, please call our Customer Connect Team at 833-901-0058. You can also reach us by email at [connect@capitalbankmd.com](mailto:connect@capitalbankmd.com). For the most updated information, please continue to visit the Integration Resource Page.

We are a few weeks away from this exciting transformation and we appreciate your patience during this time!

Sincerely,

The Capital Bank Team