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January 23, 2025

Dear Valued Customer,

On October 1, we announced that West Town Bank will be transitioning to **Capital Bank**. As we move forward with the integration, we are committed to keeping you updated every step of the way. **Here is what you can expect over the next four (4) weeks.**

Any changes to your existing account(s) or service(s)

You may have received or will be receiving a package in the mail with important information about your accounts or services. While some customers will not experience any changes, others may transition to a similar account type to ensure a seamless experience. **Please review the information you receive** carefully to understand how it applies to you.

The package will also include new disclosures, changes in terms and conditions and other regulatory materials the bank is required to provide. If your account is affected by any changes, all necessary details will be included in these materials.

Stay informed during the transition from West Town Bank to Capital Bank
by visiting our regularly updated Integration Resource Page

westtownbank.com/capital-bank

Here you will find answers to frequently asked questions,
key dates, user guides and much more!

Online Banking Conversion

As part of this transition, we will be **updating your Online Banking system**. This conversion marks the first step of an evolving online banking experience. Following the integration, Capital Bank will begin introducing a new way of banking, customized to meet your specific needs and designed to offer a seamless, enhanced experience for all customers.

Depending on how you use online or mobile banking today, **there may be actions required** on your part. Don't worry—we'll notify you well in advance when it's time to take any necessary steps. In the meantime, you can always find the latest updates on the Integration Resource Page by going to **westtownbank.com/capital-bank**.

Frequently Asked Questions

We understand you may have questions about these changes. To assist you, we're building out detailed FAQs on the Integration Resource Page which can be found online by going to **westtownbank.com/capital-bank**. The Resource Page will address such topics as:

- Account Transactions
- Debit & ATM Cards
- Online & Mobile Banking
- Cash Management Services, including ACH, Wires, Bill Pay and Positive Pay
- Loans

These FAQs will be updated regularly to ensure you have the most up-to-date information. For more important items such as actions you must take or key dates, we will reach out to you directly either through email or direct mail.

What you can do today

- **Keep Your Contact Information Up to Date:** Make sure we have your current email address, phone number, and mailing address to ensure you don't miss any critical updates.
- **Bookmark the Integration Resource Page:** westtownbank.com/capital-bank. This page will be your go-to source for information, FAQs, guides, resources and key dates as we move forward.

What's next

- You'll be receiving additional communications—by email, direct mail, or both—to guide you through each step of this process.

Soon **all email communications will be sent by Capital Bank**. Capital Bank's email address will appear as donotreply@email.capitalbankmd.com. Please do not accidentally put this in Junk/Spam or you may miss critical information.

These notifications may include specific actions you'll need to take along with their timelines, or they **may highlight important information** to keep you informed.

Throughout the transition, if you have any questions, feel free to visit or contact your local branch at **708-447-3330**. You can also reach out to our Customer Connect team at **833-901-0058** or email us at connect@capitalbankmd.com. Our team is available Monday – Friday, 8:30am – 5:00pm ET (7:30am – 4:00pm CT).

We deeply appreciate your trust and loyalty and are grateful for the opportunity to continue serving your financial needs.

Sincerely,

Capital Bank

