



8450 Falls of Neuse Road
Suite 204
Raleigh, NC 27615



2275 Research Boulevard
Suite 600, Rockville, MD 20850
301-468-8848 | capitalbankmd.com

October 1, 2024

Dear Valued Customer,

We are excited to share important news with you. As of October 1, 2024, West Town Bank & Trust will officially be joining Capital Bank, N.A. On behalf of West Town Bank and Capital Bank, we are thrilled to welcome you into this new chapter of growth and opportunity, where our combined strengths will allow us to offer a wider range of products and services designed to support your financial goals.

Capital Bank is a nationally chartered bank headquartered in Rockville, Maryland, close to our nation's capital in Washington, D.C. Like us, Capital Bank is focused on strengthening the communities it serves while delivering exceptional service and fostering meaningful relationships with its customers. Together, we are ready to take on the future, guided by our shared values and commitment to your success and well-being.

Our top priority is ensuring this transition is seamless for all our customers. West Town Bank and Capital Bank are working hand-in-hand to minimize any potential customer impact. Throughout the transition we will be communicating with you frequently through direct mail and email. Below is the information to know for this part of the integration process:

- **No change to day-to-day operations until 2025:** Your banking experience will remain the same for the immediate future, with the same great service you know and trust.
- **Continued use of existing branches and services:** You can continue to use branches for in-person services, including the North Riverside, IL branch. We will provide additional details on the transition via email and posted mail.

Please note West Town Bank & Trust customers will not be able to utilize Capital Bank branches, and vice versa, until we fully unify our two banking institutions' operations in early 2025.

- **No interruption of services:** Banking services, including deposit and savings accounts, business banking, and lending operations will not be interrupted over the course of the transition. In the coming months, we will provide you with detailed information about any changes to your banking experience. You will receive updates on key milestones, including any actions you may need to take. We are committed to keeping you informed every step of the way.



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Staying Informed: Over the next few months, we will keep you updated with key information and any necessary actions you should take via email, direct mail, or both. To ensure you receive all important updates, please make sure your contact details are up to date.

You can also visit our website at westtownbank.com, where we've created a dedicated section for all merger-related information, including FAQs, to provide you with the answers you need.

As always, you can reach out to your customer support teams who are there to assist you with any questions or concerns you may have during this transition. You can also contact the West Town Bank branch at (708) 447-3330, or by email at info@westtownbank.com.

Both West Town Bank and Capital Bank want to extend our heartfelt thanks for your continued loyalty and support as we embark on this exciting new chapter. We look forward to continuing to serve you and your financial needs with even more opportunities ahead.

Thank you for trusting us with your banking needs, and for being part of this exciting time for all of us at West Town Bank & Trust and Capital Bank.

Sincerely,

Melissa Marsal
President, CEO, COO
West Town Bank & Trust

Steve Poynot
President and COO
Capital Bank, N. A.



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West Town Bank & Trust Acquisition Related FAQs

Q: I have deposit accounts at both banks. Is there anything I should know?

A: If you were a customer of both Capital Bank and West Town Bank & Trust, your accounts will be insured separately through the FDIC until six months after the legal closing date of October 1, 2024. For Certificates of Deposits (CDs), FDIC insurance will continue until the maturity date, even if the maturity date comes after the 6-month grace period. For CDs that mature during the six-month grace period, if you roll over your CD for the same term and in the same dollar amount, it will be insured separately until the new maturity date. Nonetheless, you should plan to speak with us now that your accounts have transitioned. We may be able to link your accounts to help satisfy any minimum balance requirements and review the ownership category and titling of your accounts to ensure that you continue to qualify for the maximum FDIC coverage allowed by law. For more information on deposit insurance, visit fdic.gov.

Q: Has my branch changed? Can I go to a Capital Bank branch?

A: You may continue to use your current banking services as normal, including the North Riverside, IL branch for in-person services through the remainder of the year. We will provide additional details on the transition of services to new ownership for current customers via email and posted mail. Please note West Town Bank & Trust customers will not be able to utilize the Capital Bank branch, and vice versa, until we fully unify our two banking institutions' operations in early 2025.

Q: Will any of my terms, services, or products change?

A: Not for the immediate future. We will make sure to inform you of any changes happening to your account/services in a timely manner before any changes are made. Our team is always available to answer any questions. Beginning October 1, we will also share all the latest information at westtownbank.com/capital-bank.

Q: Do I need to take any action on my accounts now?

A: At this moment, no action is required. If terms or products do change, we will reach out for any information or action needed from you. Please check for mailed letters and email messages from info@westtownbank.com in your inbox and folders.

Q: What if I need to get in touch with someone about my account now?

A: Our phone numbers, website, and all contact information will remain the same for the immediate future. You could also email us at info@westtownbank.com. Should you need to reach anyone at the bank regarding your products, services, and accounts, please use your normal method. Beginning October 1, you may find the answers to your questions by visiting westtownbank.com/capital-bank.

Q: What are the contact numbers for the North Riverside branch and West Town Bank's 24-hour telephone banking service?

A: You can reach the North Riverside branch at (708) 447-3330, or toll-free at (855) 693-8290. For 24-hour telephone banking access with West Town Bank & Trust, please call (866) 652-5652.