

Effective Friday, October 17th, at 5:00 p.m., First Capital Bank's Online Banking will no longer be available to Laurinburg customers. On Monday morning, October 20th, you will begin using The Citizens Bank Online Banking, accessible at www.tcbsc.bank.

DIGITAL BANKING

- History – No historical statements will be on the system, so we encourage you to save or print any historical statements that you may need.
- Bill Pay – Effective Tuesday, October 14th, at 5:00 p.m., First Capital Bank's Bill Pay will no longer be available.
 - All scheduled payments (single and recurring) that you currently have set up will be processed as scheduled.
 - **Payees will not convert to the new system**, so please print or save that information while you still have access to the First Capital Bank online banking platform.
 - No recurring and pending transfers will convert to the new system.
- Other Payments – You will be able to make person-to-person and bank-to-bank payments/transfers.
- Mobile Banking and Remote Deposit Anywhere (Mobile Deposit)
 - You will need to download The Citizens Bank's mobile banking app, TCB 2GO, to your mobile device on or after Monday, October 20th. *(only from Apple/Google Stores)*
 - To register for TCB Remote Deposit Anywhere, login to TCB 2GO, click the RDA (Remote Deposit Anywhere) tab and enter the requested information. Your account will be reviewed for eligibility and you will be notified of approval within 1-2 business days.
- eStatements – You will be able to enroll in eStatements on the digital banking or TCB 2Go App. No historical statements will be available on the system, so we encourage you to save or print any historical statements that you may need.
- Financial Software – The Citizens Bank supports Quicken, QuickBooks and Mint. Conversion instructions will be posted on our website, www.tcbsc.bank.
 - If you have accounts at any other First Capital Branch that are not a part of the acquisition, they will not be available through the TCB Digital Banking Platform.
- Support – If you have any questions about Online Banking, please contact your local branch.
- Debit Card PIN Notice: Due to an issue with PIN mailers, please use one of the following options to set your new TCB debit card PIN:
 - In Branch: Visit any TCB branch starting Monday, October 20.

CASH MANAGEMENT SERVICES

In addition to the Online Banking information, the following information applies to Cash Management customers:

- User Limits and/or Permissions – Current limits and permissions will not be converted to the new system.
- ACH Templates – No templates will be converted to the new system. As long as your files are NACHA compatible, you should have no issues in uploading to our system.
- Financial Software – The Citizens Bank Cash Management supports QuickBooks, Quicken and Mint. Conversion instructions will be posted on our website, www.tcbnc.bank.

FRAUD ALERT

During times of acquisitions, fraudsters often look for opportunities to take advantage of customers.

Please remember: if you receive calls, emails, or text messages asking for your personal information — it is not the bank. They will also spoof the bank's number, so if you don't recognize the person, hang up and call the branch directly.

If you are ever unsure, contact your local branch directly to verify any request. For your peace of mind, know that our Operations Center is located in Clarendon County, South Carolina. Your security and trust are always our top priority, and we are here to protect and serve you.

