

# Timeline

## Important Dates & Events

Account conversion will occur the weekend of March 23, 2018. During the conversion process, some services may be periodically interrupted or unavailable. We apologize in advance for any inconvenience. Please carefully review the dates and events below, and mark your calendars as some key dates will require your assistance in providing a smooth transition. Take special note of the dates regarding Debit/ATM Cards, Online & Mobile Banking, and Bill Pay services.

Be sure to update the routing number and account information for any recurring transactions, including direct deposits and automatic payments. Your routing number will change to Apex Bank's routing number, 084307761. Twelve-digit account numbers will be shortened to ten digits by dropping the first two digits of your current account number. The remainder of your account number will stay the same.

Prior to Conversion Weekend	
Capital Bank products, services and offices	No changes – Business as usual.
Online Bill Pay	Retrieve your payee information from the Capital Bank system to use after conversion.
Debit/ATM Cards	Receive and activate your new Apex Bank card.
Electronic Account Statements	For your records, please download and save all past electronic statements prior to conversion weekend from your Capital Bank Online Banking account.
Conversion Weekend (Friday, March 23 – Sunday, March 25)	
Greeneville Capital Bank Offices	Baileyton and Towne Square offices will close at 2:00 p.m. EST on Friday, March 23. ATMs will remain available.
Debit/ATM Cards	Capital Bank cards will be available until 6:00 a.m. EST on Saturday, March 24. Begin using your new Apex Bank card after 6:00 a.m. EST on Saturday, March 24.
Online & Mobile Banking	Capital Bank Online Banking will be available until 4:00 p.m. EST on Friday, March 23. You will have Apex Bank online access beginning Monday, March 26.
Online Bill Pay	Online Bill Pay will be unavailable after 4:00 p.m. EST on Friday, March 23.
Telephone Banking	Capital Bank Telephone Banking will be available until 10:00 p.m. EST on Friday, March 23. You will have Apex Bank Telephone Banking access beginning Monday, March 26.
After Conversion Weekend (Beginning Monday, March 26)	
Greeneville Apex Bank Offices	All 4 Greeneville banking offices will open at 8:30 a.m. EST. Visit <a href="http://www.ApexBank.com">www.ApexBank.com</a> for office locations and hours.
Online & Mobile Banking	Enroll in Online Banking at <a href="http://www.ApexBank.com">www.ApexBank.com</a> and download our mobile banking app from the Apple App Store, Google Play Store and Amazon Marketplace.  If you currently receive electronic account statements from Capital Bank, be sure to enroll in eVue Statements from Apex Bank after registering for Online Banking.
Online Bill Pay	Begin adding and reviewing your payments and payees in Apex Bank's Online Bill Pay system.
Telephone Banking	Available at 855-477-3850.
Recurring Transactions	Update the routing number and account information for any recurring transactions, including direct deposits and automatic payments.

# Frequently Asked Questions

1. **Who is Apex Bank?**
  - A. Apex Bank was founded in 1931 as the Bank of Camden. Under the leadership of President and CEO Matt Daniels, the bank has grown from \$157-million to over \$500-million in assets. We now operate 13 banking offices and serve more than 35,000 customers across the state of Tennessee.
2. **What is Apex Bank's routing number?**
  - A. Apex Bank's routing number is 084307761. The bank Routing Transit Number (RTN) is the nine digit number shown at the bottom of your checks before your account number. This number routes electronic transactions and checks to Apex Bank, including direct deposits and automatic payments.
3. **Will my account number change?**
  - A. Most account numbers will remain the same. However, twelve-digit Capital Bank account numbers will be shortened to ten digits by dropping the first two digits of your current account number. The remainder of your account number will stay the same. Please make sure to update your account information on any recurring transactions including direct deposits and automatic payments. Please see **Timeline** for details.
4. **Will my account product change?**
  - A. Capital Bank account products will be converted to a similar Apex Bank product. CashBack Checking and CashBack Saver customers will retain their checking account number. Cashback Saver balances will be deposited into the associated checking account at the time of conversion. Please see the enclosed **Product Conversion Summary** for more information.
5. **Will my deposits still be FDIC-insured?**
  - A. Apex Bank deposits are FDIC-insured up to the standard deposit insurance amount of \$250,000 per depositor, per ownership category. Please note that if you have existing deposit accounts at both Apex Bank and Capital Bank prior to March 26, 2018, those account balances will be added together and will be insured up to the standard amount. We also offer extended insurance options; please contact any of our banking offices for details.
6. **Will I receive an Apex Bank debit card?**
  - A. If you currently hold a Capital Bank debit card, you will be receiving a new Apex Bank debit card to replace it ahead of conversion. Please refer to the **Timeline** for when you will receive and begin using your new Apex Bank debit card. Instructions for card activation and use will be delivered with your card. Your Capital Bank debit card will not be valid after Saturday, March 24, 2018 after 6 a.m. **Please DO NOT destroy your Capital Bank card until you have successfully activated and used your new Apex Bank card.**
7. **How do I access my Apex Bank account online?**
  - A. You must enroll in Apex Bank's Online Banking to receive online services. **Beginning March 26, 2018**, please enroll by visiting [www.ApexBank.com](http://www.ApexBank.com) or by downloading our Mobile Banking application for iOS and Android devices via the Apple App Store, Google Play Store, and Amazon Marketplace.
8. **How will my Online Bill Pay items be affected?**
  - A. If you have automated, recurring Bill Pay items setup with Capital Bank, these payments will continue as scheduled through 4 p.m. on Friday, March 23, 2018. Please retrieve payee information from the Capital Bank system prior to conversion weekend. Beginning Monday, March 26, 2018, you will begin adding payees and submitting payments via Apex Bank's Bill Pay system.
9. **Will I have to order new checks for my accounts?**
  - A. We will provide checking account customers with a supply of introductory checks free of charge prior to conversion. You can start using your Apex Bank checks on Saturday, March 24, 2018. You should destroy your Capital Bank checks at that time. Additional personalized checks can be ordered by contacting your banking office.
10. **How will my safe deposit box be affected?**
  - A. These boxes will be managed by Apex Bank and you will retain the lease of your safe deposit box after conversion. Rates, paid thru dates, and terms of your safe deposit box will not change.
11. **What changes will I see at my banking office?**
  - A. The business lobby hours will be Monday through Thursday 8:30 a.m. - 5:00 p.m. and Friday 8:30 a.m. - 6:00 p.m. For added convenience, our Greenville Andrew Johnson drive-thru office (3095 E. Andrew Johnson Highway) is open Saturdays 9:00 a.m. - 12:00 p.m. Phone numbers at both branches will remain the same.
12. **Where can I find additional information about Apex Bank and the products and services?**
  - A. We're always open at 888.8MY.APEX! Contact our Customer Service Center for questions and more information. You can also visit our website, [www.ApexBank.com](http://www.ApexBank.com), for additional information about our products.