

Season's Greetings

Dear Customers, Colleagues and Friends of Capitol Bank:

As we near the close of our 26th year in business and our second year operating amid the pandemic, we reflect on the many things we continue to be grateful for – especially the relationships we have with our customers, employees, and community.

Customers

Your success and financial health continue to guide and drive our decision-making. We take pride in the fact that you choose to bank with us and refer others our way.

We continue to look for ways to enhance the customer experience and provide value in products and services. Your feedback is always welcomed, and we are grateful for the enduring trust you place in us to serve your banking needs.

Protecting your assets is a responsibility we take seriously. With fraud and cyber scams on the rise globally, we are actively enhancing our fraud mitigation offerings by upgrading our systems for ACH & Check Positive Pay and Notifi E-alerts. These tools allow both individuals and businesses to proactively manage fraud risk associated with their accounts.

Historically low interest rates continue to keep our experienced mortgage lenders busy as they help customers purchase homes and refinance existing mortgages. Business owners are seeing activity steadily move back to pre-pandemic levels, which is a welcome sign. Our bankers are proud of the work we did in providing Paycheck Protection Program (PPP) loans to help our business customers navigate a difficult time. In total, we helped keep over 3,200 employees at work in our community by issuing over 330 loans for \$47 million.

Employees

We continue to be amazed at the passion our loyal employees bring to work each day as they care for our customers' needs. Building a culture that employees can be proud of is key to our success. Our internal social and wellness programs are a big component of what helps Capitol Bank attract and retain talented



employees. One of our favorite annual employee outings is attending a Brewers game, and this year we just happened to be in the stands when the Brewers clinched the Central Division title. The memories from that day will surely be reminisced about for years to come. Without question, our employees enjoy their social time together.

Community

One of the key highlights of 2021 came with the announcement of the planned opening of Capitol Bank East. This third location, a major component of our growth strategy, places anyone in Dane County within 15 minutes of a Capitol Bank location. We plan to open our doors in February 2022 and look forward to welcoming all of you to our new location in the American Center. Stay tuned for details on the grand opening events!

Capitol Bank continues to be a symbol of stability and strength in our community, through both prosperous and challenging times. We are proudly committed to our communities through philanthropic efforts, and by sharing our time and talents. This is evident by the over 40 boards and committees our bankers are active on in the communities we call home.

In closing, we sincerely hope that you cherish this holiday season, as many of us are gathering with extended family for the first time since 2019. We wish you the blessings of health and happiness in the coming year. Our respect continues to grow for our communities, as we've witnessed your collective resilience in bouncing back from pandemic challenges and successfully charging ahead with your personal and business endeavors. Capitol Bank appreciates your continued partnership as we embark into 2022 together. If the past few years tell us anything, 2022 is bound to be an adventure – enjoy the journey!

Happy Holidays!



Ken Thompson
President / CEO, Capitol Bank



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Capitol Bank East, which will be located in the American Center on Madison's East side, will open in February 2022.



Capitol Bankers host a fundraiser for United Way of Dane County. The two-week campaign raised over \$10,000.