

Season's Greetings

To our loyal customers, friends and shareholders:

As the year-end draws near and we gather with family and friends for the holidays, it is an opportune time to reflect upon and celebrate the achievements and significant events of the past year. Capitol Bank's continued growth and successes are a direct reflection of our valued clients. We remain committed to fostering the strong relationships we've developed over time while also embracing the change and innovation of today.

As your locally-owned community bank, we recognize the importance of supporting the businesses and communities in which we work and live. It is with great pleasure that our staff serve on over 40 local nonprofit boards and committees!

With heartfelt gratitude, we extend warm wishes for a joyous holiday season. We appreciate serving you and look forward to collaborating again in 2024.

Happy Holidays,



Ken Thompson
CEO/Chairman



Justin Hart
President



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