

# Frequently Asked Questions

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## **What has taken place?**

Arrowhead Community Bank, Asian Bank of Arizona, Camelback Community Bank, Colonia Bank, Mesa Bank and Sunrise Bank of Arizona have consolidated to form Sunrise Bank of Arizona, your local community bank serving the Valley where our customers are our top priority. On December 15, all the banks will be open and operating at their existing locations under the name of Sunrise Bank of Arizona.

## **Does this mean that there is going to be a change in ownership of the bank?**

No. The bank will continue to be an affiliate of Capitol Bancorp Limited.

## **When will I see Sunrise Bank of Arizona on documents, correspondence and signage?**

Moving forward, all communications and bank documents will include the Sunrise Bank of Arizona name and logo:



## **How will this impact me?**

We assure you that it is to be “business as usual” during and after the consolidation. We anticipate minimal impact on your banking experience. We are excited about the opportunities that exist as a result of this consolidation. We anticipate an expansion of our services and believe the efforts of the combined teams will allow us to add value and greater opportunity for you. We will continue to provide the same quality customer service and community commitment you have grown to expect.

## **Will the consolidation cause any problems with my customer service?**

You should expect the same professional service from the staff you have come to know. We are trying to do everything possible to make the transition as smooth as it can be.

## **Can I do my banking at any of the eight offices?**

Yes. You may bank at any of our eight offices: Airport Gateway, Arcadia, Arrowhead, Camelback, Central Phoenix, Falcon Field, Mesa and Scottsdale. Please note that while you may bank at any of these offices, the systems for each office will not be consolidated for several months following the consolidation. As a result, there may be minimal delays and limitations when accessing your account at any office other than the main office you bank at.

## **How will this impact my fees and accounts?**

The consolidation will not have any affect on fees and accounts. Your existing fees and accounts will remain the same. We will notify you in advance if this changes.

## **Will my account number(s) remain the same?**

Checking, savings and money market savings account numbers will remain the same. We will notify you in advance if this changes.

# Frequently Asked Questions (cont'd)

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## **Will I continue to use my same checks and deposit tickets?**

Yes. You may continue to use your existing supply of checks and deposit slips for all deposit accounts. The Sunrise Bank of Arizona name will appear on any subsequent checks and deposit tickets issued to you.

## **Will I continue to use my ATM/debit card and credit card?**

Yes. Your ATM/debit card will continue to have the same PIN and the same linked accounts. Your credit card will also continue to work properly. The Sunrise Bank of Arizona name will appear on any subsequent cards issued to you.

## **Will I receive a new statement for my deposit account(s)?**

Only the bank name on your checking and savings statements will change.

## **Will my direct deposits and automated transfers continue as before?**

There will be no interruption to your current direct deposit and automated transfer service, unless you have been notified otherwise.

## **How do I access the Web site, Personal and Business Online Banking and Bill Pay, and Remote Deposit?**

You may still conveniently access your Personal and Business Online Banking accounts and Remote Deposit on our current Web site for a short time. After December 15, you will also be able to access your Online Banking or Remote Deposit accounts by visiting the new Sunrise Bank of Arizona Web site at [www.sbofaz.com](http://www.sbofaz.com) and choosing your bank office from the dropdown menu. If you have your login pages bookmarked you can still access them there. We will notify you in advance if this changes.

## **What happens to my FDIC coverage if I had accounts at two or more of the former affiliate banks (Arrowhead Community Bank, Asian Bank of Arizona, Camelback Community Bank, Colonia Bank, Mesa Bank and Sunrise Bank of Arizona)?**

If you had separate deposit accounts at more than one of our consolidating banks prior to December 15, 2009, your deposit account amounts will be combined for FDIC insurance coverage purposes effective June 15, 2010. Certificate of Deposit accounts opened at any of our above listed offices prior to December 15, 2009 will continue to be separately insured until the earliest maturity date after June 15, 2010. For more information please visit the following FDIC Web site: [www.fdic.gov](http://www.fdic.gov).

**If you have questions regarding this matter, please contact a bank representative at one of our offices or stop in at your convenience.**