

The purpose of this communicate is to update you as to what we know and assure you all resources are being explored to restore online access as soon as possible.

CapTex Bank relies on vendors to perform in a way that delivers necessary connectivity in a reliable, consistent and predictable manner. When service is interrupted, as has been the case intermittently over the last week, we expect hardware or software issues to be identified and addressed quickly. In most instances, interruptions are not the fault of CapTex, but a result of an issue with a vendor provider.

To that point, we entrust some of the largest companies in the world to partner with us to deliver service to you, our valued customer.

I am told the issue causing interruption to our internet banking service is a hardware issue and all resources from our internationally known vendor are being deployed to resolve this frustrating problem as quickly as possible.

In this unprecedented time, please let me apologize and assure you we are doing all we can to encourage our vendor partners to perform in a manner indicative of CapTex' dedication to each of you.

Please stay safe and we will be in touch with you as we know more.

Sincerely,

George Lea  
Chairman and CEO