

# COMMONLY ASKED QUESTIONS

## **Who is FVCbank?**

We are a \$1.1 billion community bank which opened our doors in November 2007, with a vision to work with our shareholders, friends and neighbors in order to build a financial services organization focused on the local business community, its owners and employees. Our mission is to do more than provide traditional banking products – we want to help people achieve their financial dreams. We deliver the best banking relationship for our customers and create a banking experience unparalleled in the market.

## **Why did FVCbank choose to merge with Colombo Bank?**

On May 3, 2018, it was jointly announced that FVCbank and Colombo Bank signed a definitive agreement to merge. The combination of our two organizations provides significant benefits for our shareholders, customers and employees and allows additional capacity and resources to drive future growth and make a stronger community bank for our customers. The merger of both banks provides added convenience, enhanced products and services and increased lending capabilities. Both Colombo Bank and FVCbank share a similar culture of providing excellent customer service and are committed to the success of all our customers.

## **Will Colombo Bank's name change?**

Yes, Colombo Bank will become FVCbank after the acquisition.

## **Will all the current Colombo Bank branch staff remain in the branches?**

Yes, we want to ensure the customer service experience will remain the same for all of our customers.

## **Will any branches close?**

No, all Colombo Bank branches will remain open and on Monday, October 15, 2018 will open as FVCbank branches.

## **Will my branch hours change?**

No, the hours will remain the same for all branch locations listed on Page 4, Monday to Friday, 9:00 AM to 5:00 PM.

## **Will I have a new account number?**

No, your account number will remain the same unless you have been notified otherwise.

## **What is FVCbank's routing number?**

FVCbank's routing number is 056009505.

## **Will my accounts still be FDIC insured?**

Yes, your accounts are still insured by the FDIC up to \$250,000, the maximum allowed by law. To learn more about the options for FDIC coverage, please visit your local branch.

## **Will I receive a new debit card?**

Yes, you will receive a new debit card prior to 10/12/18.

## **How do I activate my new debit card?**

You may activate your debit card, beginning October 13, 2018 by following the instructions on the debit card. In addition, You may go to ANY ATM and perform a balance inquiry using your new debit card and new PIN issued to you.

## **How do I change my PIN?**

You may visit any of our FVCbank branch locations and a customer service representative will assist you with changing your PIN.

## **Will I be able to use the checks I have on-hand that have Colombo Bank printed on them?**

Yes, you can use these checks for six months post-merger. You can contact your branch or stop by a branch to order your first order of checks at no charge .

## **Will you have an after-hours help desk?**

The week of 10/15-10/19, we will have extended Customer Service hours (Mon- Fri, 8:30 AM - 7:00 PM). On Mon, 10/19, hours will return to 9:00 AM- 5:00 PM.

## **Will I have access to my historical bank information? Can we still print previous statements and get copies of paid and collected checks?**

No, you will need to print and save this information prior to merger weekend. If copies are needed post-merger, FVCbank will be able to provide that information.

## **Will my checks that are issued before/during the merger be honored?**

Yes, all Colombo Bank checks will be honored for six months post-merger date.

## **Will my debit card still be accepted at the AllPoint network ATMs?**

Yes, now as an FVCbank customer, all ATM transactions worldwide are no charge to our customers. You will be reimbursed for the transaction fees and can use any ATM worldwide.

## **Can I use the same scanner for my business account to make deposits or will the software be different?**

Business account holders who have scanners will be able to continue to use the same scanner with FVCbank. Most updates can be handled remotely, however, a cash management representative can assist onsite if needed.

## **What happens to my safe deposit box?**

If you have a safe deposit box in the DC branch office, the boxes and contents will remain in place and no further action is required from you at this time.

## **Will you have residential mortgage loans?**

No, FVCbank does not provide residential mortgage loans, however we do offer home equity lines of credit.

## **And if I have additional questions?**

If this information factbook does not answer your questions, please contact us 703-436-3800, visit our website at [fvcbank.com](http://fvcbank.com) or visit one of your branches.