



SCHEDULE AT A GLANCE

DIGITAL BANKING SYSTEM UPGRADE: AUGUST 7-11, 2025

SERVICE	THURSDAY AUGUST 7	FRIDAY AUGUST 8	SATURDAY AUGUST 9	SUNDAY AUGUST 10	MONDAY AUGUST 11
Branches and Customer Service	Normal Branch Hours Customer Service Available 8:00 a.m. to 8:00 p.m.	Normal Branch Hours Customer Service Available 8:00 a.m. to 8:00 p.m.	Branches Closed Customer Service Available 9:00 a.m. to Noon	Branches Closed Customer Service Available 9:00 a.m. to Noon	Normal Branch Hours Customer Service Available 8:00 a.m. to 8:00 p.m.
Online Banking Personal & Business Accounts	Offline at 6:00 p.m.	Offline	Offline	Offline	Available after 9:00 a.m.
Mobile Banking Personal & Business	Offline at 6:00 p.m.	Offline	Offline	Offline	NEW App to Download Available after 9:00 a.m.
Existing Debit Cards Personal & Business	Deactivated at 5:00 a.m. (Recommend reviewing account balances prior to 2:00 p.m.)	Deactivated	Deactivated	Deactivated	Deactivated
NEW Debit Cards Personal & Business Activation Required (Any pre-authorized payments with merchants or other third parties will need your new debit card number.)	Activation Opens at 5:00 a.m. Activation Required for transactions and cash withdrawals (Limits based off current daily account limits and account balance)	Initial Activation Required for transactions and cash withdrawals (Limits based off current daily account limits and account balance)	Initial Activation Required for transactions and cash withdrawals (Limits based off current daily account limits and account balance)	Initial Activation Required for transactions and cash withdrawals (Limits based off current daily account limits and account balance)	Initial Activation Required for transactions and cash withdrawals (Limits based off current daily account limits and account balance)
ATM Networks available (Pulse and Presto!)	Available (Real-time account balances suspended after 2:00 p.m.)	Available (Real-time account balances suspended)	Available (Real-time account balances available after 11:30 p.m.)	Available (Real-time account balances available)	Available (Real-time account balances available)
Wires (Incoming/Out Going)	Offline at 5:00 p.m.	Branch Assisted Only until 4:00 p.m.	Offline	Offline	Available after 9:00 a.m.
Bill Pay Re-Enrollment Required	Disconnected at 6:00 p.m.	Disconnected	Disconnected	Disconnected	Re-Enrollment Opens Available after 9:00 a.m.
Remote Deposit Capture (RDC)	Offline at 6:00 p.m.	Offline	Offline	Offline	Available after 9:00 am
Positive Pay - Check & ACH	Offline at 6:00 p.m.	Offline	Offline	Offline	Available after 9:00 am
QuickBooks & Quicken New Activation Required	Disconnected at 1:00 a.m.	Disconnected	Disconnected	Disconnected	New Activation Opens Available after 9:00 am
ACH Processing* (Incoming Credits or Debits) *Clients on ATI will continue ACH processing as normal.	Processed up until 6:00 p.m.	Processed on Monday, August 11	Processed on Monday, August 11	Processed on Monday, August 11	Processed after 9:00 a.m.

IMPORTANT DATES. All times are Eastern Standard Time (ET).

HAVE QUESTIONS? ► [CLICK or SCAN FAQs](#)



► [CALL 866-380-6222](tel:866-380-6222)

► [VISIT Floridacapitalbank.com](https://www.floridacapitalbank.com)