



# 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	<b>NEW App to Download</b> 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 <b>Activation Required</b> (Any pre-authorized payments with merchants or other third parties will need your new debit card number.)	<b>Activation Opens</b> at 5:00 a.m. <b>Activation Required</b> for transactions and cash withdrawals (Limits based off current daily account limits and account balance)	<b>Initial Activation Required</b> for transactions and cash withdrawals (Limits based off current daily account limits and account balance)	<b>Initial Activation Required</b> for transactions and cash withdrawals (Limits based off current daily account limits and account balance)	<b>Initial Activation Required</b> for transactions and cash withdrawals (Limits based off current daily account limits and account balance)	<b>Initial Activation Required</b> 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.	<b>Branch Assisted Only</b> <b>until 4:00 p.m.</b>	Offline	Offline	Available after 9:00 a.m.
Bill Pay <b>Re-Enrollment Required</b>	Disconnected at 6:00 p.m.	Disconnected	Disconnected	Disconnected	<b>Re-Enrollment Opens</b> 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 <b>New Activation Required</b>	Disconnected at 1:00 a.m.	Disconnected	Disconnected	Disconnected	<b>New Activation Opens</b> Available after 9:00 am
ACH Processing via FLCBank Online Banking	Offline at 6:00 p.m.	Offline	Offline	Offline	Available after 9:00 a.m.
ACH Processing via Third-party platform	Available	Available	Available	Available	Available

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

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



➤ [CALL 866-380-6222](#)

➤ [VISIT \[Floridacapitalbank.com\]\(https://floridacapitalbank.com\)](#)