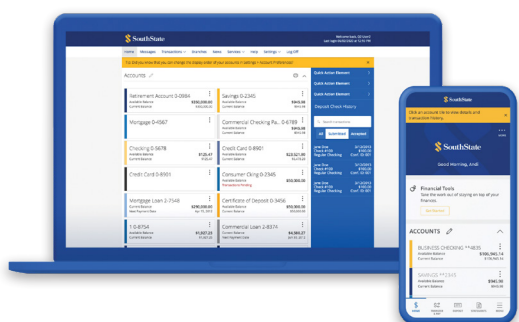


Quick Reference Guide

Your loan with Atlantic Capital Bank will convert to SouthState Bank beginning May 6, 2022. Starting May 9, 2022, you can enroll in SouthState Online Banking¹ to access your loan. (Please note your loan will not display in Online Banking until the day after you enroll.) Please reference the information below for details on accessing your loan through SouthState Online Banking and making payments.

Online Banking Enrollment

1. Beginning May 9, 2022, visit **SouthStateBank.com/Enrollment**.
2. Complete the form with your business and loan account information and click *Continue*.
3. You will be presented with a Secure Access Code (SAC) verification. Please click a code destination from the options available to you. Options may include text, email or phone call.
4. Once your code has been received via text, email or phone call, enter the Secure Access Code and click *Submit*.
5. Create a password and confirm your password. Click *Submit*.
6. Review the SouthState Online & Mobile Banking Agreement and click *Accept*.
7. You will be presented with the option to remember your device. If you choose *Remember My Device*, you will no longer receive the SAC validation when logging in. If you choose *Do Not Remember My Device*, you will be prompted with the SAC validation each time.
8. Upon logging in, your loan will be featured under *Accounts*. (Please note your loan will not display in Online Banking until the day after you enroll.)
9. Click your loan to view your balance and transactions. (As a reminder, only transactions from May 9 onward will be available.)



SouthState Mobile App

After enrolling in Online Banking, you can also access your loan through the SouthState Mobile App.



1. Go to the App Store on your mobile device (App Store® or Google Play™²).
2. Search for SouthState Mobile App or SouthState Bank.
3. Once the App is installed, use your SouthState Online Banking credentials to log in and view your loan.
4. You may be presented with a Secure Access Code (SAC) verification upon logging in to the Mobile App. Follow the on-screen instructions for verification to access your account.

Loan Payment Options

You can make payments on your loan in the following ways:

- **Automatic Draft (ACH):** If you currently make your payments through automatic draft, your draft will continue without interruption.
- **Mail:** Mail your payment to the below address.
SouthState Bank, N.A.
Attn: SBA Department
P.O. Box 118068
Charleston, SC 29423
- **In Branch:** Make your payment at Atlantic Capital or a SouthState branch.
- **Bill Pay:** If you use online bill pay through Atlantic Capital or other third-party bill payment service, please be sure your payment is sent to SouthState Bank at the address noted above. This will require you to update the Payee information to SouthState Bank.

Need Assistance?

For assistance with enrolling in SouthState Online Banking and accessing your loan, please contact SouthState Customer Care at (800) 277-2175, and select Option 2 and then Option 2 again.

Customer Care: (800) 277-2175 • **Monday - Friday:** 7 a.m. - 8 p.m. • **Saturday:** 8 a.m. - 5 p.m.

1. Internet service provider and/or message and data rates may apply.
2. App Store is a registered service mark of Apple Inc. Google Play is trademark of Google LLC.

SouthState Bank, N.A.
Member FDIC.
NMLS# 403455.

