



Capital Bank, N.A. Expands OpenSky® Card Offering to Consumers

November 30, 2021

ROCKVILLE, Md., Nov. 30, 2021 (GLOBE NEWSWIRE) -- OpenSky®, the digital banking division of Capital Bank, N.A., is pleased to announce the expansion of its product offering with the addition of the OpenSky Visa® Gold Card. The OpenSky Gold Card is an unsecured credit card that complements the highly rated OpenSky® Secured Visa® Credit Card, tagged by *Forbes ADVISOR* as a "good option to help rebuild your credit." This new addition offers an uninterrupted experience for OpenSky customers who can now more easily continue in their journey from secured to partially secured to unsecured credit card.

Capital Bank has a longstanding tradition of making investments in value-added products and services to better serve their customers, intelligently combining technology and data analytics. Leveraging proprietary data for credit modeling, the new OpenSky® Visa® Gold Card is transformative for OpenSky cardholders. It will initially serve exclusively as a graduation product for customers who perform well with their secured credit card. Says Karl Dicker, Chief Operating Officer and President of OpenSky, "We're excited to invest in this expansion as it provides customers with additional access to credit in their journey toward meeting their financial goals."

Capital Bank has a track record of innovation built around its customers' needs and OpenSky is no exception. Adds Ed Barry, Chief Executive Officer of Capital Bank, N.A., "This expansion in our digital bank is in line with the strategic direction of the Bank as we continue to push across all of our divisions to find new ways to provide value for our customers, whether moving to a more digital platform or introducing new products. We see a great deal of potential in the OpenSky business, and look forward to growing it further."

ABOUT CAPITAL BANK, N.A.

Capital Bank, N.A., is the fifth largest bank headquartered in Maryland on September 30, 2021. Capital Bank has been providing financial services since 1999 and now operates bank branches in five locations in the greater Washington, D.C., Northern Virginia and Baltimore, Maryland markets. Capital Bank is a wholly owned subsidiary of Capital Bancorp, Inc. which had assets of approximately \$2.2 billion on September 30, 2021. Capital Bancorp common stock is traded in the NASDAQ Global Market under the symbol "CBNK." More information can be found at the Company's website www.CapitalBankMD.com under its investor relations page.

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Source: Capital Bancorp, Inc.