



Atlantic Capital®

945 East Paces Ferry Road NE.
Suite 1600
Atlanta, GA 30326

www.atlanticcapitalbank.com

March 11, 2020

Dear Clients and Friends,

While the US economy is fundamentally sound, mounting uncertainties about the near term effect of the novel coronavirus (COVID-19) are weighing on financial markets, business activity, and consumer sentiment. I am writing to reassure you that Atlantic Capital is strong and prepared to help its clients and friends weather this time of uncertainty.

Atlantic Capital was established in May 2007, just a few months before the global financial crisis of 2008 and the ensuing recession that ended in 2009. With abundant capital, plentiful liquidity, and a focused business strategy, our company flourished during those uncertain times, built a substantial business, and fueled the prosperity of our clients by providing them with tailored credit, treasury management, and depository solutions.

Over the almost thirteen years since its inception, Atlantic Capital has validated its strategy and established a prominent competitive position in Atlanta and specialty commercial markets across the United States by adhering to sound banking principles and by remaining a purpose and performance-driven company.

Today, with abundant capital, plentiful liquidity, and sound asset quality, Atlantic Capital is again ready to weather the crisis and help its clients and friends sustain financial strength and address opportunity.

Our purpose is to fuel your prosperity.

If you have any questions or concerns, please give me a call at 404.995.6051.

Sincerely,

Doug Williams
President and CEO
Atlantic Capital Bank