



Sanibel Captiva Community Bank Strengthens Local Commitment with Jack Henry

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\$1B bank to modernize systems, streamline operations, and enhance customer experience

MONETT, Mo., Jan. 6, 2026 /PRNewswire/ -- [Jack Henry™](#) (Nasdaq: JKHY) announced today that [Sanibel Captiva Community Bank](#) (SanCap Bank) has selected Jack Henry to modernize its technology, streamline operations, and support its enduring commitment to the communities it serves.

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Founded in 2003 on Sanibel, Florida, SanCap Bank recently surpassed \$1 billion in total assets. The locally owned bank focuses on personal and business banking, residential and commercial lending, serving both retail and commercial clients across Southwest Florida. SanCap Bank is highly successful due to its strong community ties; the bank has one of the highest returns on equity among Florida banks while maintaining strong capital and low risk. SanCap Bank has proven to be a reliable anchor through periods of rapid local growth and the challenges brought on by major hurricanes. Today, the bank is continuing to expand to meet the demand for local banking. Its next location will open on Fort Myers Beach - a barrier island without a bank since 2022 - bringing essential financial services back to the community.

SanCap Bank is transitioning to Jack Henry's configurable core processing platform, which will help the bank streamline operations, automate workflows, and enhance service consistency while giving employees more time to focus on customers. Jack Henry's open ecosystem will allow the bank to maintain seamless integrations with key third-party technology providers, while advanced digital capabilities will help meet evolving customer expectations and keep the bank competitive.

"What truly sets us apart is that we intend to be here forever," said John Wright, Executive Vice President, Chief Financial Officer, and Chief Operating Officer at SanCap Bank. "We have no interest in selling, and everything we do is focused on building for the future. The challenges our communities have faced in recent years have only reinforced that we are more than bankers – we are neighbors committed to helping people rebuild, move forward, and continue to grow. That's why we're expanding into areas that have become banking deserts, bringing reliable local banking back to the people who need it most. Working with Jack Henry gives us the modern, open, and flexible technology we need to operate efficiently, support our customers at a higher level, and continue being the long-term, dependable institution our community needs."

"SanCap Bank has navigated growth and adversity with a long-term mindset and a strong sense of purpose," said Jonathan Baltzell, President of Bank Solutions at Jack Henry. "Our modern, open technology will help the bank operate with greater speed and flexibility, ensuring it remains competitive while continuing to deliver the high-touch service its communities rely on."

About Jack Henry & Associates, Inc.®

Jack Henry™ (Nasdaq: JKHY) is a well-rounded financial technology company that strengthens connections between financial institutions and the people and businesses they serve. We are an S&P 500 company that prioritizes openness, collaboration, and user centricity – offering banks and credit unions a vibrant ecosystem of internally developed modern capabilities as well as the ability to integrate with leading fintechs. For nearly 50 years, Jack Henry has provided technology solutions to enable clients to innovate faster, strategically differentiate, and successfully compete while serving the evolving needs of their accountholders. We empower approximately 7,400 clients with people-inspired innovation, personal service, and insight-driven solutions that help reduce the barriers to financial health. Additional information is available at jackhenry.com.

About Sanibel Captiva Community Bank

Founded in 2003, Sanibel Captiva Community Bank has nine locations open throughout Lee County. On Fort Myers Beach, the bank is operating a temporary office typically open on Wednesdays, 9:30 a.m. to 3 p.m., while its permanent full-service branch is under development.

Sanibel Captiva Community Bank is nationally ranked as a top performing community bank by S&P Global Market Intelligence and is consistently rated a 4- to 5-star institution by Bauer Financial, a trusted independent bank rating firm. With more than \$1 billion in total assets, the bank is well-capitalized and generates one of the highest returns on equity of all Florida banks. The bank employs more than 120 employees, and more than 60% are current shareholders. Since 2003, the bank has contributed well over \$4.5 million to over 400 local, charitable causes and employees volunteer close to 1,000 hours annually.

Sanibel Captiva Community Bank's team members provide customized individual and business banking services and specialize in residential and commercial lending. The bank offers personal and business checking, residential and commercial lending services, instant issue debit cards and a full array of digital banking products and services, including mobile banking apps, CardHub, online bill pay, Zelle®, Positive Pay and ACH Manager. To learn more, visit sancapbank.com.

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