Capital Bank Personal Banking

Choose the account that is right for you.

	Type of Account[1]	Service Charge	Withdrawals[2]	Interest
Capital Green Checking offers unlimited check writing capabilities, no monthly service charges regardless of minimum balance and the convenience and safety of online delivery of your monthly eStatement and images of your checks. Minimum opening deposit is $100.	Capital Green Checking	No service charge. Online Banking and eStatement required	Unlimited	N/A
Personal Checking includes copies of your imaged items via mailed statements and offers you unlimited check writing capabilities. By keeping a minimum daily balance of $300 or a monthly average balance of $1,000, the monthly service fee is waived. Minimum opening deposit is $100.	Personal Checking	No service charge with a minimum daily balance of $300, or monthly average balance of $1,000, otherwise $9.	Unlimited	N/A
If you are 55 or over, then you have earned the right to our Capital Gold Account with direct deposit. You are also entitled to one free order of standard checks and free rent for the first year on a 2x5 Safe Deposit Box. Minimum opening deposit is $100.	Capital Gold Checking	No service charge, Direct Deposit required.	Unlimited	N/A
Capital NOW Interest Bearing Account offers you unlimited check writing while you earn interest. And best of all, Capital Bank will waive our fees for you to use another bank's ATM. Minimum opening deposit is $100.	Capital NOW Interest Bearing	No service charge with a minimum daily balance of $1,000, otherwise $10.	Unlimited	Maintain $500 average daily balance to earn interest.[4]
Capital Plus Tiered Money Market Account will allow you to capture higher yields that correspond to your higher account balance. Minimum opening deposit is $1,000.	Capital Plus Tiered Money Market	No service charge with an average daily balance of $2,500, otherwise $12.	Federal regulations limit transactions.[3] Excessive transaction fee $10/each.	No minimum balance to earn interest.[4]
Investors' Choice Money Market Account rewards our large balance investor by providing a preferred return without locking up funds over the long term. Minimum opening deposit is $25,000.	Investors' Choice Money Market	No service charge with an average daily balance of $25,000, otherwise $25.	Federal regulations limit transactions.[3] Excessive transaction fee $10/each.	Maintain $1,000 average daily balance to earn interest.[4]
Personal Savings Account lets you put your money to work for your future. Minimum opening deposit is $100.	Personal Savings	No service charge with a minimum daily balance of $300, otherwise $10 per quarter.	Maximum of 3 free withdrawals per quarter; $3 per withdrawal over 3.	Maintain $100 minimum daily balance to earn interest.[5]
Start saving now for your child's future with our Kid's Star Savers Account. Best of all, we will make your first deposit of $5.00![6] No minimum opening deposit.	Kid's Star Savers	No service charge	Maximum of 3 free withdrawals per quarter; $3 per withdrawal over 3.	No minimum balance to earn interest.[5]

[1]Refer to terms and conditions for additional information regarding your account. [2]Withdrawals are per activity cycle for statements; service charges and interest calculations are monthly except for Personal Savings and Kid's Star Savers which are quarterly. [3]Up to six pre-authorized withdrawals per monthly statement cycle allowed (including telephone or electronic transfers), no more than three of which may be by check or similar order payable to a third party. [4]Interest is accrued daily and paid monthly. [5]Interest is accrued daily and paid quarterly. [6]The $5.00 initial deposit on the Kid's Star Savers Account is subject to change without notice.

Additional Account Services*

ATM/Debit Card

Customer Inquiry - Capital Bank ATM.....No Charge
Customer Withdrawal - Capital Bank ATM.....No Charge
Customer Transfer - Capital Bank ATM.....No Charge
Customer Inquiry - Non-Capital Bank ATM.....$2.00
Customer Withdrawal - Non-Capital Bank ATM.....$2.00
Customer Transfer - Non-Capital Bank ATM.....$2.00
Non-Customer Withdrawal at Capital Bank ATM.....$3.00
Annual Card Fee.....No Charge
Card Rush Fee.....$25.00
Card Replacement Fee.....$5.00
Card Replacement Fee (rush).....$25.00 (plus shipping)
ATM NSF.....$35.00
Point of Sale NSF.....$35.00
ATM Limit Per Day.....$500.00
Point of Sale Limit Per Day.....$500.00

Non-Sufficient Funds (NSF)

NSF Fee.....$35.00
Overdraft Fee.....$35.00
Savings Account Auto Transfer (to cover NSF).....$5.00 (per Transfer)

Stop Payment and Return Item

Stop Payment Fee.....$30.00
Stop Payment Fee (series of checks).....$30.00
Returned Deposited Item.....$10.00

Account Closing Fees - Checking & Savings

Account Closing within 90 days of open date.....$25.00

Consumer Bill Pay

Monthly Access.....No Charge
Number of Payments Included.....Unlimited

Collection Fees

Incoming (per item).....$25.00
Outgoing (per item).....$25.00
Foreign Outgoing (per item).....$55.00
Foreign Currency Exchange.....Inquire for Details

Wire Transfer Fees

Wire Transfer (Domestic Incoming).....$10.00
Wire Transfer (Domestic Outgoing).....$20.00
Wire Transfer (Foreign Incoming).....$15.00
Wire Transfer (Foreign Outgoing).....$45.00
Wire Confirmation (by fax or phone).....$5.00

Safe Deposit Box Fees

2X5.....$25.00
3X5.....$30.00
5X5.....$45.00
3X10.....$55.00
5X10.....$75.00
10X10.....$125.00
Box Drilling Fee.....$175.00 (minimum)
Key Deposit Fee (Refundable).....$25.00
Late Payment Fee.....$20.00 (per year)

Miscellaneous Fees

Garnishment or Levy.....$100.00 (plus legal fee)
Signature Guarantee (Customers Only).....No Charge
Capital Bank Zipper Bag.....$5.00
Disposable Transmittal Bags.....$25.00 (per 100)
Loose Coin Counting ..... $0.10 per roll
Cashier's Check.....$8.00
Money Order.....$2.50
Gift Checks.....$3.00
Traveler's Checks (One Signature).....1% of purchase amount
Traveler's Checks (Two Signature).....1.5% of purchase amount
Gift Cards.....$5.00
Gift Cards (Reload Fee).....$5.00
Research Fee (per hour).....$25.00 (minimum 1 hour)
Research Copies (per page).....$1.50
Legal Process Fee .....$125.00 (plus research and copy costs)
Fax Copies (Local Only).....$2.00 per page
Activity Print Out.....$3.00
Balance Inquiry.....$2.00 (each)
Temporary Checks.....4 checks @ $5.00
Consular Letter.....$25.00
Alternate Address.....$2.50 (per month)
Seasonal Address.....$2.50 (per month)
Hold Statement (per month).....$5.00
Telephone Transfer Request.....$5.00
Money Market Excessive Transaction Fee (per item).....$10.00
Savings Account Excessive Transaction Fee (per item).....$3.00
Notary Services (Customers Only).....No Charge

*Effective July 1, 2011

Banking Center Locations

I-10 East Banking Center
10304 I-10 East
Houston, TX 77029
713-675-2341

Baytown Banking Center
3719 Garth Road
Baytown, TX 77521
281-428-8662

Deer Park/La Porte Banking Center
3500 East Boulevard
Deer Park, TX 77536
713-675-2341

Pasadena Banking Center
6101 Fairmont Parkway
Pasadena, TX 77505
713-675-2341

Pearland Banking Center
1813 East Broadway
Pearland, TX 77581
713-675-2341

West Pearland Banking Center
8703 West Broadway
Pearland, TX 77584
713-675-2341

Capital Bank
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FDIC

Personal Banking

Services to make your life easier.

Capital Bank
Neighbor to Neighbor Banking™
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From simple checking accounts to debit cards and retirement savings, Capital Bank has the resources to help you bring your financial picture into focus.

Debit Card

Available with each of our checking accounts, your eCheck Debit Card is accepted wherever the MasterCard symbol is displayed. For use both as an ATM and debit card, your eCheck Debit Card lets you shop without cash or a checkbook - purchases or cash advances are withdrawn directly from your checking account.

Online Banking

Save time and do your banking online. Monitor account activity, transfer funds, make loan payments, check account balances - you can even order checks online! Do all this and more whenever you want, all from the comfort and convenience of your home or office.

Bill Pay

No more stamps. Free Bill Pay with unlimited payments saves you time and money!

Combined Statements

Get the big picture of your finances every month. Obtain an overview of your checking, savings, CDs, IRAs and loan accounts on one convenient statement.

eStatements

With eStatements & Notices you can view one year of statement history and up to 90 days of check image history online. eStatements & Notices are convenient, offering 24/7 access anywhere you have an internet connection and helps avoid mail fraud and mail theft.

Direct Deposit

Enjoy the convenience of having your paychecks deposited directly into your account. It's simple, easy and safe!

Capital Connection

No Internet access? Try Capital Connection, it is free, easy and convenient. Capital Connection, our 24/7 automated customer service center gives you access to your account balances and history, allows you to initiate loan payments and transfer funds between accounts. Simply dial (713) CAPITAL or 713-227-4825.

Safe Deposit Boxes

Make sure your important papers and valuables remain safe. We offer a variety of safe deposit box sizes to suit all of your needs - and rental starts as low as $25.00 per year!

Certificate of Deposit

Earn interest on your savings. Invest in a Capital Bank Certificate of Deposit. With a variety of terms and a low minimum balance to open - it is the perfect investment for you and your family.

Individual Retirement Accounts

Saving for retirement? With a Capital Bank Traditional or Roth IRA you can enjoy a personal savings plan to set aside funds for your retirement - and best of all an IRA offers you special tax advantages. Please consult with your tax advisor to help you decide which IRA is right for you.