Capital Bank Business Banking

Choose the account that is right for you.

	Type of Account	Service Charge	Withdrawals[1]	Interest
Commercial Checking is the solution for customers with higher balances and activity. An earnings credit is calculated each month based on the balances maintained. This earnings credit is applied to the cost of services (number of debits/credits posted, wire transfers, change orders, stop payments, etc.) to offset a portion (if not all) of your service charges. Paired with Cash Management Services this account will give you greater financial control. Minimum opening deposit is $100.	Commercial Checking	Service Charges are based on account activity.	Unlimited	N/A
If you are a business or organization with a smaller volume of transactions, then this is the account for you. Small Business Checking also includes complimentary check safekeeping. Imaged items available, $3 per month. Minimum opening deposit is $100.	Small Business Checking	No service charge with an average collected balance of $3,000, otherwise $12.	Up to 200 transactions per statement cycle included. Each additional transaction is $0.35 (includes all debits, credits, and items deposited).	N/A
If you are a sole proprietor, a non-profit organization or a government agency seeking to earn interest on your checking account, this account may be right for you. Minimum opening deposit is $100.	Capital NOW Business Checking Account	No service charge with a minimum daily balance of $2,000, otherwise $10.	Unlimited transactions with a $2,000 minimum daily balance, otherwise $.05 per transaction (includes all debit and credit transactions).	Maintain $500 average daily balance to earn interest.[3]
Capital Bank is a Prime Partner with the Texas Equal Access to Justice Foundation and pays a premium rate of interest based on the Federal Funds Rate! Allows attorneys to meet requirements for placing funds in IOLTA accounts. Minimum opening deposit is $100.	Capital NOW Prime Partner IOLTA Checking Account	No service charge with a minimum daily balance of $2,000, otherwise $10.	Unlimited transactions with a $2,000 minimum daily balance, otherwise $.05 per transaction (includes all debit and credit transactions).	Maintain $500 average daily balance to earn interest.[3]
Capital Plus Tiered Money Market will allow you to capture greater yields that correspond to higher account balances. Minimum opening deposit is $1,000.	Capital Plus Tiered Money Market	No service charge with a minimum average daily balance of $2,500, otherwise $12.	Federal regulations limit transactions.[2] Excessive transaction fee $10/each.	No minimum balance to earn interest.[3]
Investors' Choice Money Market Account rewards large balance investors 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 a minimum average daily balance of $25,000, otherwise $25.	Federal regulations limit transactions.[2] Excessive transaction fee $10/each.	Maintain $1,000 average daily balance to earn interest.[3]
The Business Savings Account allows you to put excess funds to work for your business. Minimum opening deposit is $100.	Business 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.[4]

[1]Transactions (debits, credits and deposited items) are per activity cycle for statements; service charges and interest calculations are monthly except for Business Savings which is quarterly. [2]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. [3]Interest is accrued daily and paid monthly. [4]Interest is accrued daily and paid quarterly.

Additional Account Services*

Commercial Cash Management Services[1]

Online Cash Management (monthly)....$25.00
- •Setup....Included
- •Balance Reporting....Included
- •Bank Transfers....Included
- •Initiate Loan Payments....Included
- •Additional Users....Included

ACH Processing (monthly)....$25.00
- •ACH Per Item Fee....$0.10

Positive Pay (monthly)....$25.00
Remote Deposit Capture (monthly)....$50.00
- •Each 30 DPM Scanner (monthly)....$50.00

Repurchase Agreement (monthly)....$25.00
Third Party Depository Service....Inquire for Details

[1]Fees may be included in account analysis.

Account Analysis[2]

Monthly Service Charge (per account)....$15.00
Deposit/Credit (per item)....$0.40
Check/Debit (per item)....$0.15
Deposited Item On Us (per item)....$0.05
Deposited Item Transic (per item)....$0.05
ACH Credit (per item)....$0.40
ACH Debit (per item)....$0.15
Rolled Coin (per roll)....$0.10
Strapped Currency (per strap)....$0.50

[2]Investable balance used to calculate earnings credit.

Small Business Online Banking and Bill Pay

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

Account Closing Fees - Checking & Savings

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

Non-Sufficient Funds (NSF)

NSF Fee....$35.00
Overdraft Fee....$35.00

Stop Payment and Return Items

Stop Payment Fee....$30.00
Stop Payment Fee (Series of checks....$30.00
Returned Deposited Item....$10.00
Re Deposit of Returned Deposited Item....$5.00

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

Collection Fees

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

Miscellaneous Fees

Garnishment or Levy....$100.00 (plus legal fee)
Legal Process Fee ....$125.00 (plus research and copy costs)
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
Fax Copies (Local Only)....$2.00 per page
Activity Print Out....$3.00
Balance Inquiry....$2.00 (each)
Temporary Checks....4 checks @ $5.00
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

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)

*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

Business Banking

Resources to manage your business efficiently.

Capital Bank

"Nothing Beats Having Capital"

capitalbanktx.com • 713.675.2341

From Small Business Checking to comprehensive Commercial Cash Management Services, Capital Bank is your partner in tailoring the right financial management solutions for your business.

Commercial Cash Management Services

A growing business has complex banking needs. Commercial Cash Management offers everything from real time online account information to ACH payroll processing and online wire transfers. Enjoy greater functionality and establish controls to execute stop payments, ACH transfers, funds transfers and more. Along with management of employee security rights in a multiple user environment, Commercial Cash Management is flexible and easy to use.

Positive Pay

Minimize risk with this automated fraud detection tool! Simply transmit a file of issued checks to the bank each day. When checks are presented for payment, they are compared electronically against the list of transmitted checks. Checks presented that do not have a "match" are sent to you for review. You then instruct the bank to pay or return the check. Easy, simple, secure!

Remote Deposit Capture

No more driving, no more lines! Remote Deposit Capture utilizes a desktop scanner in your office that connects to a PC and to the Internet. Easily convert checks received from your customers and make deposits electronically to the bank any time, day or night and with extended processing time you can make deposits until 5 PM! Reduce costs associated with driving to the bank, paying employees to leave the office, and eliminate courier fees.

Small Business Online Banking

Perfect for small businesses. Free Small Business Online Banking allows you to monitor account activity, transfer funds, make loan payments and check account balances. With the added option of eStatements and Notices you can view one year of statement history and up to 90 days of check image history online. Do all this and more whenever you want, all from the convenience of your office or even the comfort of your home.

Small Business Bill Pay

No more stamps! Free Bill Pay with unlimited payments for small business customers saves you time and money!

Capital Connection

No Internet access? Try Capital Connection; 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.

Additional Business Services

Capital Bank offers a wide variety of money management products and lending solutions to meet your financial goals.

- Merchant Card Services
- Automated Sweep
- Zero Balance Accounts
- Balance Reporting
- Commercial Real Estate Loans
- Interim Construction Financing
- Line of Credit
- Repurchase Agreements