

# Welcome to Capital Bank!

We are glad you have chosen us for your Home Equity Line of Credit. Below you will find helpful information about your loan.

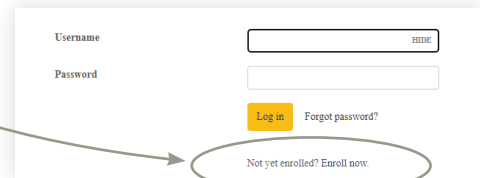
## Accessing Your Account Details Online

Your account information and monthly statements are available 24/7 through Online Banking. To enroll, please visit [www.capitalbankmd.com](http://www.capitalbankmd.com) and select **“Personal Online”** from the “Login” menu.



If logging in for the first time, please click **“Enroll Now”** to begin the registration process.

If you require additional assistance, please contact customer Online Banking Support at any [Capital Bank branch location](#) or call 301-468-8848 and ask to be connected to a Branch.



## Requesting an Advance

To make an advance on your HELOC, simply write a check. Your first set of checks will be mailed to you within three weeks of closing. If they are not received after three weeks, or to order additional HELOC checks, please contact any [Capital Bank branch location](#) or call 301-468-8848 for assistance. If HELOC checks are unavailable, you may request an advance on your line of credit through either of the following methods:

**Phone:** Contact any [Capital Bank branch location](#) or call 301-468-8848 for Loan Administration. Requests are accepted Monday-Friday, 8:30am to 5:00pm EST.

Normal identity verification processes will be followed, including asking you to answer certain personal questions.

**Email:** If additional assistance is needed, please email [loanadmin@capitalbankmd.com](mailto:loanadmin@capitalbankmd.com).

**Mail:** A written request including the loan number, amount of the requested advance, address for the advance check to be mailed, and signed by the Borrower may be sent to:

Capital Bank, N.A.  
Attn: Loan Administration  
2275 Research Boulevard, Suite 600  
Rockville, MD 20850

## Making Payments

Your first payment will become due approximately 45 days following loan closing, and a paper statement will be mailed 24 days prior to the due date. You may use Online Banking to make payments on your HELOC from a Capital Bank, N.A. deposit account. To make payments from an outside account, you may use Bill Pay from your depository institution or our [Online Loan Pay](#) feature, found on the Capital Bank website [www.capitalbankmd.com/onlinebillpay](http://www.capitalbankmd.com/onlinebillpay).

For questions regarding monthly interest payments, or enrolling in automatic payments, contact Loan Servicing at 301-468-8848 x1238 or [loanservicing@capitalbankmd.com](mailto:loanservicing@capitalbankmd.com).

*If you should have any additional questions, please don't hesitate to contact us.  
Thank you again for choosing Capital Bank, we appreciate your business.*

Sincerely,  
The Capital Bank Team