

# Welcome to Capital Bank!

We are glad you have chosen us for your Commercial Loan. Below you will find helpful information about your loan.

## Access Your Loan Details Online

Your loan information and monthly statements are available 24/7 through Online Banking, once added to your account. To login, visit [www.capitalbankmd.com](http://www.capitalbankmd.com) and select "Business Online Login" from the "Login" menu.



**If you do not have login credentials, please contact your Loan Officer to begin the registration process.** If you are already registered, but do not remember your password, please click "Forgot your password or PIN?" from the login screen to begin the password reset process. If you've been locked out of your account, 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.

Once logged in, the Main page allows for quick access to your accounts and services. A full list of your accounts and loans may be found by clicking the "Accounts" tab.



**If you do not see the desired account, please contact your Loan Officer to request it be added and specify access rights amongst your users.**

Clicking on any of the account numbers or names will take you to the account Details view, which will also allow you to search transactions. Use the "Documents" button to access PDF statements for your specific account and other documents, and the "Download" button to download a transactions file in multiple different format options.

**OLB LOAN TEST ACCT – 987654** ▼

Details Documents Download

Account information Print

<b>Payment</b>		<b>History</b>	
Current payment due (Aug 31, 2020)	\$0.00	Available credit	\$0.00
Last payment (Sep 24, 2018)	\$350.00	Last advance (at Sep 24, 2018)	\$350.00
Next payment	\$0.00	Loan to date advances	\$380.00
<b>Balance</b>		Date last zero balance	Aug 01, 2019
Principal balance	\$0.00	Original note (Nov 09, 2016)	\$5.00
Interest	8.00%	Maturity	Aug 31, 2020
Late charge	\$0.00	Collateral	UNSECURED
Fees	\$0.00	<b>Interest</b>	
Insurance	\$0.00	One day's interest	\$0.00
Estimated net payoff	\$0.00	Interest paid 2022	\$0.00
		Interest paid 2021	\$0.00

Transactions Print

○ Pending ● Posted Total debits: +390.00 (5) Total credits: -390.00 (8)

Date	Description	Debit	Credit	Balance
Aug 01, 2019	RATE CHANGE OVER: 8.0000 UNDER: .0000 SPLIT: <a href="#">Show details</a>			0.00
Sep 24, 2018	TEST PRINCIPAL CURTAILMENT FROM WIP G/L <a href="#">Show details</a>		350.00	0.00
Sep 24, 2018	TEST ADVANCE TO WIP G/L <a href="#">Show details</a>	350.00		350.00

**Search transactions**

Activity: All transactions ▼

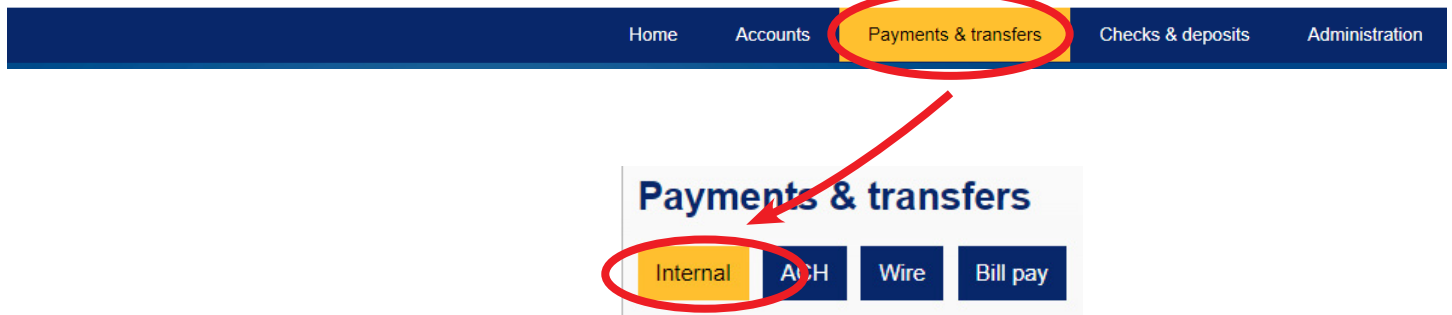
Type: All ▼

Amount:  Example: 40 or 10.00-50.00

A full Business Online Banking demo can be found by visiting [capitalbankmd.com/resource-center](http://capitalbankmd.com/resource-center). 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.

## Making Payments

In addition to Online Banking, your first payment amount and due date may be found on your Promissory Note and you will receive a statement in the mail. You may use Business Online Banking to make payments on your Commercial Loan from a Capital Bank, N.A. deposit account by visiting the “Payments & Transfers” tab and selecting “Internal”.



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 within the “Login” menu.



With Online Loan Pay, you have the option to register as a user to schedule payments into the future or make a one-time payment as a guest for a small fee.

For questions regarding monthly payments, or to enroll in automatic payments, please 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.*