Electronic Banking Services Agreement

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| --- | --- | --- | --- | --- | --- |
| New Company Setup | Effective Date: |  |  | | |
| Maintenance for Existing Client: | Company Updates  Account(s)  Services | | | Effective Date: |  | |

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| COMPANY CLIENT INFORMATION |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| \*Port Number: |  |  | \*Billing Account #: |  |

All fields containing an asterisk (\*) are required fields.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| \*Primary Company Name: | |  | | \*Primary EIN/TIN: | | |  |
|  | |  | |  | | |  |
| \*Street Address: |  | | | \*Company Phone # | | |  |
|  |  | |  | |  |
| \*City, State, Zip: |  | | | | | | |

Additional Related Entities:

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Company Name: |  | | |  | EIN/TIN: |  | | Port # |  | |
|  | |  |  | | | |  | |  |
| Company Name: |  | | |  | EIN/TIN: |  | | Port # |  | |
|  | |  |  | | | |  | |  |
| Company Name: |  | | |  | EIN/TIN: |  | | Port # |  | |

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| PRIMARY CONTACT INFORMATION |

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| \*Contact Name: |  | \*Title: |  |
| \*Primary Phone: |  | \*Email: |  |

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| TREASURY MANAGEMENT SERVICES |

BASIC SERVICE: All accounts listed below will be set up to receive the basic service which includes: Account number display, account summary inquiry, account detail inquiry, presentment inquiry, transaction search, check paid/deposit ticket image, statement image, stop payment (inquire, add, delete), internal account loan payment and account to account internal transfers (where applicable). Capital Bank’s Online Banking is available 24 hours but can be restricted for each employee through written notification to Capital Bank, NA. Basic service will be established at the Company level and for all Company employees. If the Company desires to restrict employee functionality, the Authorized Signer is responsible for contacting Capital Bank, NA in writing.

OPTIONAL TREASURY MANAGEMENT SERVICES *– select below:*

Remote Deposit or Business Mobile Deposit – Enables a Company to remotely deposit checks to a Capital Bank, NA account.*\*\**

Bill Payment – Enables a Company to pay bills through Business Online Banking. (Senior Administrator Required-select User)

Wire Manager – Enables a Company to initiate outgoing Domestic and/or International wire transfers.

Positive Pay – Enables a Company to automatically reconcile check issues for Fraud Protection and filter specific incoming ACH transactions.

Sweep Service – Enables a company to have funds automatically swept between accounts.

ZEscrow – Enables a company to set up, fund, manage, and close sub-escrow accounts on the ZEscrow platform.

*By selecting these services listed above, the customer is agreeing to Capital Bank’s Master Treasury Management Services Agreement, and applicable Schedules (including terms & conditions) which are available at* [*https://capitalbankmd.com/downloadable-forms/*](https://capitalbankmd.com/downloadable-forms/) *under the “Business & Personal Forms & User Guides” Section.*

*\*\*Daily Limits must be approved by the Bank before access is available.*

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| ACCOUNT AUTHORIZATION |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| Action | | Account Number | Account Title/Nickname | Account Type | Optional Treasury Management Services | Wire Call Back Options | Remote & Mobile Deposit Limit |
| 1 | New  Change | Analysis  Non-Analysis |  | DDA  LOAN  SAV  CD | Remote Deposit Mobile Deposit  Domestic Wires Int’l Wires  Bill Pay Internal Transfer  PP/ACH Filter: Credits, Debits | All wires  No call back  Call over  $ | **$** |
| 2 | New  Change | Analysis  Non-Analysis |  | DDA  LOAN  SAV  CD | Remote Deposit Mobile Deposit  Domestic Wires Int’l Wires  Bill Pay Internal Transfer  PP/ACH Filter: Credits, Debits | All wires  No call back  Call over  $ | **$** |
| 3 | New  Change | Analysis  Non-Analysis |  | DDA  LOAN  SAV  CD | Remote Deposit Mobile Deposit  Domestic Wires Int’l Wires  Bill Pay Internal Transfer  PP/ACH Filter: Credits, Debits | All wires  No call back  Call over  $ | **$** |
| 4 | New  Change | Analysis  Non-Analysis |  | DDA  LOAN  SAV  CD | Remote Deposit Mobile Deposit  Domestic Wires Int’l Wires  Bill Pay Internal Transfer  PP/ACH Filter: Credits, Debits | All wires  No call back  Call over  $ | **$** |
| 5 | New  Change | Analysis  Non-Analysis |  | DDA  LOAN  SAV  CD | Remote Deposit Mobile Deposit  Domestic Wires Int’l Wires  Bill Pay Internal Transfer  PP/ACH Filter: Credits, Debits | All wires  No call back  Call over  $ | **$** |
| 6 | New  Change | Analysis  Non-Analysis |  | DDA  LOAN  SAV  CD | Remote Deposit Mobile Deposit  Domestic Wires Int’l Wires  Bill Pay Internal Transfer  PP/ACH Filter: Credits, Debits | All wires  No call back  Call over  $ | **$** |
| 7 | New  Change | Analysis  Non-Analysis |  | DDA  LOAN  SAV  CD | Remote Deposit Mobile Deposit  Domestic Wires Int’l Wires  Bill Pay Internal Transfer  PP/ACH Filter: Credits, Debits | All wires  No call back  Call over  $ | **$** |
| 8 | New  Change | Analysis  Non-Analysis |  | DDA  LOAN  SAV  CD | Remote Deposit Mobile Deposit  Domestic Wires Int’l Wires  Bill Pay Internal Transfer  PP/ACH Filter: Credits, Debits | All wires  No call back  Call over  $ | **$** |

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| **Email address(s) for wire notifications:** |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Authorized Employees for Wire Call Back Verification** | | | | **No Call Back Verification for Draw-Down Wires** | |
| **Name** | **Title** | **Primary Phone** | **Email Address** | | **Accounts** |
|  |  |  |  | | 1 2 3 4  5 6 ☐7 ☐8 |
|  |  |  |  | | 1 2 3 4  5 6 ☐7 ☐8 |
|  |  |  |  | | 1 2 3 4  5 6 ☐7 ☐8 |
|  |  |  |  | | 1 2 3 4  5 6 ☐7 ☐8 |

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| \*\*REMOTE DEPOSIT SETUP |

**Select Type:  Remote Deposit Scanner  Business Mobile Deposit**

**Address where Scanning Device(s) will be housed:  same as above or -**

|  |  |
| --- | --- |
| Street Address: |  |
|  |  |
| City, State, Zip: |  |

**Computer Operating System:  Windows  Mac**

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| POSITIVE PAY SETUP |

**Check Disposition Default Option:  Pay  Return**

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| --- | --- |
| **Optional Service – Payee Match** | |
| Payee Match is an optional service within Positive Pay which verifies the payee name extracted from the check image against the payee name recorded in the issued check file. The purpose of this feature is to detect intentionally altered checks to effect fraud. | |
| Yes, I would like to enroll in this service | No, I choose to Opt-Out of this service |
| ***Note: Payee Match processing may result in a partial match due to several reasons, such as a bad check image, clutter on the check, small font, or when an image is unavailable in the Positive Pay system, which could create unnecessary false exceptions. Payee Match cannot read handwritten checks.*** | |
| **Optional Service – Positive Pay Text Alerts** | |
| Yes, I agree to receive positive pay SMS text alerts | No, I choose to Opt-Out of this service and receive email alerts only |

**ACH Filter Service**

Customer hereby instructs the bank to block ACH debits and/or ACH creditsfor the account(s) selected above. Each business day up to 1 pm, the customer agrees to review all blocked items through the Capital Bank, NA Business Online Banking platform and decide to either pay or return the ACH item(s). If the customer does not provide a decision on each blocked item by 1 pm, the customer instructs the bank to:

**Pay All Items** or  **Return All** **Items** as unauthorized.

If you wish to provide the bank with a list of authorized ACH Originators, please complete and submit the ACH Filter Rule Authorization Form.

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| SWEEP SERVICE SETUP |

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| **Sweep Account Service:** | Primary Checking Acct #: |  | Subsidiary Acct #: |  | Target Balance: |  | |
| **Zero Balance Account Service:** | Primary Checking Acct #: |  | Zero Balance Acct(s) #: |  | | |  |

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| CUSTOMER AUTHORIZATION |

By submitting this Electronic Banking Services Agreement, Customer hereby applies for the services indicated above and the users identified on the Electronic Banking Services User Setup & Maintenance form(s). Customer authorizes Capital Bank, NA or its authorized agent(s) to effect funds transfers and post transactions as instructed by Customer from time-to-time. Customer also authorizes a deduction from its primary checking account listed above for payment of all applicable charges for the services selected. All services are subject to the TERMS AND CONDITIONS OF THE MASTER TREASURY MANAGEMENT SERVICES AGREEMENT, any Schedules thereto, as amended from time-to-time. Customer agrees that its first use of any of the services will indicate its acceptance of all such terms, and all other terms which may accompany its user information and instructions. Customer assumes sole responsibility for all privileges granted to user(s), including but not limited to bill payments, funds transfer requests, and all other transactions initiated by the Customer or Customer’s users accessing the Capital Bank, NA Business Online Banking service.

|  |  |  |  |
| --- | --- | --- | --- |
| Authorized Signature: | X | Date: |  |
| Print Name: |  | Title: |  |

(As it appears on Company Resolution)

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| BANK USE ONLY |

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| --- | --- | --- | --- |
| **Branch Completed By:** |  | **RDC Set Up By:** | **Date:** |