

Welcome to Capital Bank

Partners in Your Vision



Supporting businesses
Helping people
Strengthening communities



**Capital Bank is
committed to
creating meaningful
social impact in the
communities we
serve.**

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Where others see risk, Capital Bank sees potential.

Capital Bank was founded in 1999, under the name of Harbor National Capital Bank, employing a small team of 8 members.

Our growth is driven by a personalized approach to banking coupled with innovative technology solutions.

We support businesses at all stages of development, from emerging startups to established entities, providing a broad range of products and services. From fulfilling fundamental business banking requirements to navigating complex financial challenges, we are committed to meeting the evolving needs of our customers.

To our new Capital Bank Customers,

Welcome to Capital Bank! We are thrilled to officially have you as part of our growing family and are dedicated to delivering the same level of service and personal attention you've come to expect.

As you settle into your new banking experience with us, I want to assure you that our commitment to your success remains at the heart of everything we do. Like West Town Bank, Capital Bank places a strong emphasis on building meaningful relationships and providing innovative solutions tailored to your needs. With Capital Bank, you'll have access to a wider array of products and services designed to help you achieve your personal and professional financial goals. Whether it's optimizing your cash flow, supporting your business ventures, or helping you plan for the future, we are here to make banking easy, effective, and rewarding.

Beyond banking, at Capital Bank, we are also deeply invested in the communities we serve. From supporting local businesses to revitalizing neighborhoods, we strive to create a positive impact that extends beyond the financial.

If you have any questions or need assistance, our team is ready to help.

You can reach us at 833-901-0058, by email at connect@capitalbankmd.com or visit the Integration Resource Page at www.westtownbank.com/capital-bank.

Thank you for trusting us to be your banking partner. We are excited to build a lasting relationship and support your journey ahead.

Sincerely,



Ed Barry

Ed Barry, CEO, Capital Bank

Relationship-Focused. Outcome-Driven.

Capital Bank is a premier, full-service bank committed to building strong relationships and delivering results. With the resources and expertise to help individuals and businesses achieve their financial goals, we are proud to serve our growing footprint.

We offer a comprehensive range of banking and treasury management services tailored to meet the needs of businesses of all sizes. Our innovative approach and ability to customize banking and lending solutions allow us to address the unique challenges of each client. With a strong foundation and a commitment to adaptability, we deliver thoughtful, effective solutions to help clients succeed.

A Financially Strong and Stable Partner

Capital Bancorp (NYSE: CBNK), the holding company for Capital Bank, is a financially robust and highly liquid institution. As of December 31, 2024, our asset size is \$3.2 billion. Our capital ratios consistently exceed the regulatory thresholds for being “Well-Capitalized,” reflecting our strength, stability, and ability to support our customers' growth.

At Capital Bank, we are more than a bank—we are your partner in financial success.

Financial Highlights

Assets*	Deposits*	Loan Portfolio*	Capital Adequacy Ratio**	Total Stockholders' Equity*
\$3.2B	\$2.7B	\$2.6B	15.48%	\$355,139

Capital Bancorp, Inc. is comprised of three divisions

<p>Capital Bank, Commercial Division</p> <p>Capital Bank is a full service commercial bank that believes in helping businesses grow and giving back to the community. We provide high-touch banking services for small and midsize businesses in six branches located in Rockville, MD; Columbia, MD; Washington, DC; Reston, VA; Fort Lauderdale, FL; North Riverside, IL; and an upcoming location in Raleigh, NC, set to open in late February.</p>	<p>Capital Bank Home Loans</p> <p>The Capital Bank Home Loans division takes pride in helping home buyers achieve their dream. With a digital process they have helped thousands of first-time homebuyers, veterans and low to moderate income families reach their goal of home ownership.</p>	<p>OpenSky Secured Credit Card Division</p> <p>The OpenSky Secured Visa Credit Card division helps people rebuild or establish credit. This card carries lenient credit requirements, most cases there is no need to have a credit history. With on-time payments, most people see their credit scores rise within a 6-month period.</p>
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*Financial Statement as of December 31, 2024.
**The Capital Asset Ratio listed is the Total Risk Based Capital Ratio for the Holding Company Capital Ratios, as of the December 31, 2024 Financial Statement.

Frequently Asked Questions

Account Transition

Will there be any location or hour changes to the North Riverside Branch?

The North Riverside Branch location will remain the same. On February 24, 2025, the branch will officially convert to Capital Bank. Branch lobby hours are Monday through Thursday, 9:00am - 4:00pm (CT) and Friday, 9:00am - 5:00pm (CT). The drive-thru is open Monday through Friday from 9:00am - 5:00pm (CT). During this exciting transition, you can continue to expect the same high level of service you've come to know and trust over the years.



Will Capital Bank discontinue any products or services I currently have?**Important Information, please read:**

- West Town Bank account(s) will be converting to Capital Bank accounts that closely align with existing West Town Bank accounts. For detailed information, please refer to the Disclosure and Terms for Consumer Accounts or Disclosure and Terms for Business Accounts available on the Integration Resource Pages. If you are not satisfied with the account(s) you have been transitioned into, we will be happy to explore other options with you. Adjustments to your account can be made before April 25, 2025.
- **Telephone Banking has been discontinued.** This decision was made because the systems in use at Capital Bank historically have not supported this service. Telephone Banking will be discontinued on February 21, 2025. However, you will still have full access to your account information and services through the following alternatives:
 - Online Banking: Access your account 24/7 through our secure Online Banking platform.
 - Mobile Banking App: Manage your accounts on the go with our user-friendly mobile app.
 - Branch Services: Visit any of our convenient branch locations for personalized, in-person support.

If you have any questions, you can visit the North Riverside Branch, call Customer Connect at 833-901-0058 or email us at connect@capitalbankmd.com. We will be happy to work with you to explore other options.

Will my bank account number(s) change?

Your account number(s) will remain the same. In the rare instance where a change is necessary, you will receive a separate notification with detailed information and next steps.

Is my routing number changing?

As of February 24, 2025, West Town Bank will adopt Capital Bank's routing and ABA number which is 055003340. The current West Town Bank routing number 271971599 will remain active and continue to process transactions (such as direct deposits, automatic debits, and wires) for a period following the transition.

You will be notified separately when the exact end date for using the old routing number is confirmed. The exact timing of this notification has not been determined yet.

capitalbankmd.com

What is Capital Bank's routing number and ABA number?

Capital Bank's routing and ABA number is 055003340.

**Proactive Tip**

Because your account number isn't changing, you can start updating your routing number for direct deposits and automatic ACH debits as early as February 24, 2025. Use Capital Bank's routing number: 055003340.

Will I be able to use my existing supply of checks?

Yes, your existing West Town Bank checks will be honored for a period of time after transitioning to Capital Bank.

When it's time to reorder checks, your new supply will feature Capital Bank's routing number (055003340). Simply contact Capital Bank at 833-901-0058 to place your first order.

Eventually, all customers will need to use checks with Capital Bank's routing number. We will notify you in advance before the old routing number is retired, giving you plenty of time to prepare for the update.

What should I do if I order my checks through a third-party provider?

If you plan on continuing to order checks through a third-party provider, other than Capital Bank, please reach out to your local branch to get the details to ensure your checks meet the bank's requirements. For Capital Bank branch locations, visit capitalbankmd.com/locations.

How will my direct deposits or ACH/automatic debits be affected once I transition to Capital Bank?

Your direct deposits and automatic ACH debits will continue without interruption, and your account number will remain the same, as the existing West Town Bank routing number will remain active for a period of time after the transition.

Eventually, West Town Bank's existing routing number will change. When this takes place, we will notify you well in advance so you have plenty of time to make any necessary updates.

Will I have access to online statements and check images after the conversion?

Important Information: Once your data is converted, you will no longer have access to your previous online account statements and check images. We strongly recommend that you save or download any statements and check images before Friday, February 21st at 12:00pm ET/11:00am CT.

**Proactive Tip**

Download and save online statements and check images today and save them in a secure file.

Does Capital Bank charge a monthly transaction service charge on deposit accounts?

Depending on the type of deposit account you have, and if you maintain the daily required monthly balance, you may incur a service charge or fee. View the details on monthly service charges by reviewing the Disclosure and Terms of Consumer Accounts or Disclosure and Terms of Business Accounts. These can also be found on the Integration Resource Page by visiting westtownbank.com/capital-bank.

When will I start getting charged fees on specific services?

Because we are transitioning, all service charges and fees will be waived for March and April. Applicable Service Charge Fees for February will be assessed on 02/21/2025.

Does Capital Bank charge for paper statements on personal or business deposit accounts? And if so, can I turn them off?

Currently, there are no fees for paper statements. However, we encourage you to sign up for or re-enroll in electronic statements (eStatements). With eStatements, you can conveniently view your account activity and paid items online while choosing an eco-friendlier option.

**Questions about your move to Capital Bank?**

Email connect@capitalbankmd.com



Call 833-901-0058



Visit the resource page westtownbank.com/capital-bank

Debit Cards and ATMs

Will my debit card change?

Yes, you will receive a new debit card before February 24, 2025. All new cards will be mailed to the primary mailing address associated with your account no later than February 10, 2025.

Important Information: Your new card will not be active until the transition is completed and will become available for use starting Monday, February 24, 2025. Until then, your current debit card will remain active. Do not use your new debit card until February 24.

Upon receiving your new card, activate it by February 24, 2025, by calling the toll-free number provided with the card and setting up your new PIN. Note that your new card will have a different card number and will require a new PIN.

After February 24, your old card will no longer be valid. To ensure security, please destroy your old card by cutting it into small pieces, including through the chip and magnetic stripe.

Proactive Tip

If you have any recurring payments or charges associated with your old card number, please update them with your new card information.

Are there new debit card or ATM limits that I should be aware of?

The new limits for Debit cards are disclosed in the Electronic Fund Transfer (EFT) Services Agreement which can be found on the Integration Resource Page at westtownbank.com/capital-bank. They can also be found within the All-in-One Consumer Deposit Account Agreement or if you are a business owner, the All-in-One Business Deposit Account Agreement.

Will my current debit card be impacted during the conversion?

During the transition weekend, from 2:00pm CT on February 21, 2025, to approximately 9:00am CT on February 24, 2025, your existing debit card will remain active for ATM withdrawals and point-of-sale (POS) transactions, subject to your current limits. ATM deposits and transfers will be temporarily unavailable during this period.

After the transition is complete on February 24, 2025, your current card(s) will no longer be valid. By February 21, 2025, you should have received your new card(s) that can be activated and used beginning February 24, 2025. Please securely dispose of your old card by cutting it into small pieces, making sure to cut through both the chip and the magnetic stripe.

What are the ATM fees for using non-Capital Bank ATMs?

There are no ATM fees when you use Capital Bank ATMs. This also includes all former West Town Bank ATMs. Capital Bank is also part of the MoneyPass® Network, allowing you to access a wide network of ATMs without incurring additional fees. You can find participating ATMs by visiting moneypass.com/atm-locator.html. For any applicable fees, please refer to the Consumer All-in-One Agreement and Disclosure along with the Consumer Fee Schedule, or if you are a business owner, the Business All-in-One Agreement and Disclosure. These can also be accessed via the Integration Resource Page by visiting westtownbank.com/capital-bank.



Online Banking & Bill Pay

When can I access the new Online Banking system?

You will be able to sign in to Capital Bank Online Banking using your current West Town Online Banking ID on Monday, February 24 after 8:00am ET/ 7:00am CT. Your current Online Banking Username/User ID will not change and should be used to log in. Upon your first login, you will be prompted to enter a password, with the default password that will be provided to you by email.

How do I log into the new Online Banking system?

You can access Online Banking by going to capitalbankmd.com. On the navigation bar on the right of the screen you will see "Login". Click Login and you will then choose Business Online Login or Personal Online Login.

Or you can type the following URL into your web browser:

- **Business Online Banking:**
https://web13.secureinternetbank.com/ebc_ebc1151/login/055003340
- **Personal Online Banking:**
https://web13.secureinternetbank.com/pbi_pbi1151/login/055003340

Upon your first login, you will:

- Enter your existing West Town Bank User ID (that will not change)
- Then you'll be prompted to enter a password, using the default password provided to you via email
- You will be asked to select and confirm a new password or will be asked to enable your token
- Once validated and confirmed, you will be able to access your account(s)

Where do I go to learn more about my new Online Banking system?

Capital Bank provides an Online Banking User Guide, available on the Integration Resource Page at www.westtownbank.com/capital-bank. You can find it under the "Guide" section on both the Personal and Business

Integration Resource Pages. The user guide is designed to be applicable for both personal and business online banking users. We recommend reviewing this guide as soon as possible to ensure a smooth transition.

What steps can I take now to prepare for the Online Banking conversion?

To ensure a smooth transition during the deconversion process, please review the following steps and take action where necessary. We also encourage you to explore the demos and guides available under the "Guide" section on both the Personal and Business Integration Resource Pages at [westtownbank.com/capital-bank](https://www.westtownbank.com/capital-bank) to familiarize yourself with the process in advance.

User Access

- Confirm that user access is properly set up for all services and payments your company requires.
- Establish your new login credentials promptly once prompted.
- If applicable, set up your mobile authentication app to facilitate online login (see page 11 for more information).



Proactive Tip

Your current Online Banking User ID will remain the same. Please make sure to write it down and store it in a secure location, as you will need it to access the new Online Banking system. For your security and to protect your account, we are unable to provide User IDs to anyone.

Wire, ACH and Bill Pay

- Review your Wire and ACH templates to ensure they are accurate and current.
- Download and save your Wire and ACH templates as a .csv file, and store them securely on your computer for easy access during the conversion to Capital Bank's Online Banking system.
- Most bill payees will convert automatically; however, in the rare instance that they do not, record details of your recurring and non-recurring payees to ensure continuity.

Statements and Transactions

- Download copies of your current and past transactions to keep on file. This is important in case these records are no longer available online after the transition .

- After the conversion, you will no longer have online access to previous account statements and check images. We strongly recommend downloading and saving these documents before February 21st at 12:00pm ET / 11:00am CT.

Taking these steps now will help ensure a seamless experience as we transition to Capital Bank's Online Banking system. Again, for additional resources, please view all of the guides available under the "Guide" section on both the Personal and Business Integration Resource pages at westtownbank.com/capital-bank.

Will my account transaction data be converted?

Yes, your transaction data will be converted. You will then have 90 days of transaction data available to view in the new Online Banking system.

Do I have access to online statements and check images after the conversion?

Important Information: Once your data is converted, you will no longer have access to your previous account statements and check images. However, in the case you do need access to these statements, please reach out to us at 833-901-0058.

Proactive Tip

We strongly recommend that you save or download any statements and check images prior to 12:00pm ET/11:00am CT, February 21st, 2025.

Will security procedures change for user access to Business Online Banking accounts?

Important Information: The security procedures for user access will change with the conversion. Your login password and instructions for accessing Online Banking will be sent via email. Upon your first login to the new Online Banking system you will be prompted to agree to the updated security procedures. Customers who currently use a digital token to access Online Banking will receive an email with instructions to download the new digital token on their mobile device, along with a link to the token installation guide. A new digital token will still be required to approve wire and ACH payments.

What happens to my current Bill Pay process?

Important Information: The new Online Banking system uses a different bill pay provider. Payments with a "deliver by" date of Thursday, February 27, 2025, will still process but won't appear in the new system.

Proactive Tip

Please record your recurring and non-recurring payees, as they will convert to the new system. Recurring payments won't transfer and must be rescheduled, with the last payment date no later than Friday, February 21, 2025.

How should I set up single or recurring payment options to pay a person or another financial institution in the new Online Banking system?

Important Information: If you currently use the single or recurring payment options to pay a person or another financial institution, these features will no longer be available after Friday, February 21, 2025. To continue making transfers to a person or another financial institution, once you are in the new Online Banking system, you will need to set up these payments as a "Pay a Person" or "Pay a Company" option under the "Add a Bill" tab in the new bill pay system. We recommend reviewing your recurring payment options and printing/saving any records you may need before 12:00pm ET/11:00am CT, Thursday, February 20, 2025.

Will my payment history transfer to the new Online Banking system?

Important Information: Your payment history will not transfer to the new system. We recommend reviewing your current payment history and printing/saving any records you may need before 12:00pm ET/11:00am CT, Friday, February 21, 2025.

How long will my payments take to process under the new bill pay system?

Your account will be charged the same day the Biller receives the funds for your payment.

Can I transfer funds electronically from my account to an account at another financial institution using Bill Pay?

Important Information: If you have a personal banking account, the Online Banking system you are transitioning to does not currently support bill pay transfers between financial institutions. If you rely on this service, please contact us at 833-901-0058 or email connect@capitalbankmd.com, and we will work with you to find an alternative solution.

Mobile Banking & Remote Deposit

Does the new Online Banking system offer personal and business mobile banking?

Yes. Your new Capital Bank mobile app includes Mobile Banking and Mobile Check Deposit features. You can check balances, view history, transfer funds, pay bills, set up alerts, and more.

To get started, you should download the new apps:

For the personal mobile app:

- **Capital Bank Mobile app via the App Store:**
itunes.apple.com/us/app/capital-bank-mobile/id650810349?ls=1&mt=8
- **Capital Bank Mobile app from the Google Play:**
play.google.com/store/apps/details?id=com.cb.mobile
- Log in with your existing Personal Online Banking credentials.

For the business mobile app:

- **Capital Bank Mobile Business app via the App Store:**
apps.apple.com/us/app/capital-bank-mobile-business/id1051033665
- **Capital Bank Mobile Business app from the Google Play:** play.google.com/store/apps/details?id=com.capitalbankmd.biz&hl=en
- Log in with your existing Business Online Banking credentials.

Does the new Online Banking system offer Business Mobile Banking with Mobile Check Deposit?

Capital Bank offers mobile banking services for business deposit accounts, including balance checks, account history, fund transfers, bill payments, alerts, and approvals for wire and ACH transactions. The Business Mobile Check Deposit feature is available through a separate app with different login credentials. Relevant users will be contacted directly with instructions for access.

capitalbankmd.com

Below are the links to access Capital Bank Mobile Deposit:

- **Capital Bank Mobile Deposit app via the App Store:**
itunes.apple.com/WebObjects/MZStore.woa/wa/viewSoftware?id=1080806703&mt=8
- **Capital Bank Mobile Deposit in Google Play (open in Chrome to view):** play.google.com/apps/publish/?dev_acc=10655242761595874983#MarketListingPlace:p=com.capitalbank.capbkdeposit

What will happen with my current mobile deposit and remote deposit access? Will my current Remote Deposit check scanner work?

For personal banking customers, the ability to make mobile check deposits will be available through the Capital Bank Mobile App.

You can download the app from the following stores:

- **App Store:**
apps.apple.com/us/app/capital-bank-mobile/id650810349?ls=1
- **Google Play Store:**
play.google.com/store/apps/details?id=com.cb.mobile

For our business customers, you will receive a separate email with your login credentials and detailed instructions on how to make mobile deposits or use a check scanner.

Will my existing Remote Deposit Scanner Work?

Yes, your current scanners are compatible with the new Remote Deposit software, so no new scanner will be required. Additionally, we will provide separate communications regarding training and setup. Each customer will receive personalized assistance to ensure a smooth transition, as scanner compatibility, workstation configurations, and software updates or installations may vary. In a rare instance where you will need a new scanner, we will contact you directly. If you require assistance, please email our remote deposit team at lonelyteller@capitalbankmd.com, and someone will reach out to address your needs.

Cash Management

Including information on Wires, ACH and Positive Pay

Will the details of my current wire and ACH templates, and internal transfers set-ups be automatically converted to the new system? What about the details for the past Wires, ACH and Internal Transfers?

Important Information: Your West Town Bank wire and ACH templates, payee information and transaction history will not be transferred to the new Online Banking system. To ensure a smooth transition, please take the following steps:

1. Download and Save Templates

- Export your Wire and ACH templates to a .csv file and save it in a secure location on your computer before 12:00pm ET/ 11:00am CT, February 21, 2025. This will help you easily recreate your templates in the new Online Banking system.

2. Rebuild Templates and Transactions

- You will need to rebuild your Wire and ACH templates in the new Online Banking system.
- Recurring or future-dated Wire and ACH transactions must also be recreated in the new system.
- Confirm that user access is properly set up for all services and payments your company requires.

3. User IDs

- Your current Online Banking ID will remain the same. Please make sure you write your current User ID down and store it in a secure location, as you will need it to access the new Online Banking system. For your security and to protect your account, we are unable to provide User IDs to anyone.

Proactive Tip

We recommend completing these steps as soon as possible to avoid disruptions during the transition.

What are Capital Bank's standard service cutoff times for Wires, Deposits, ACH, Positive Pay Decision and Transfers?

The Standard cut off times for Wires, Deposits, ACH, Positive Pay Decisions and Transfers, Monday — Friday (excluding federal holidays) are as follows:

- ATM Deposits (at applicable locations): 5pm ET; 4pm CT
- Online Account Transfers: 6pm ET; 5pm CT
- Standard ACH for Business Customers: 5pm ET; 4pm CT
- Outgoing Domestic Branch Wire: 4pm ET; 3pm CT
- Outgoing Domestic Online Wire: 5pm ET; 4pm CT
- Outgoing International Wire: 3:30pm ET; 2:30pm CT
- Incoming Wire: 6pm ET; 5pm CT
- Remote Deposit Capture: 6pm ET; 5pm CT
- Business Mobile Deposit: 6pm ET; 5pm CT
- Retail Mobile Deposit: 5pm ET; 4pm CT
- Check Positive Pay Decisions: 1pm ET; 12pm CT
- ACH Positive Pay Decisions: 1pm ET; 12pm CT

How will Positive Pay work in the new Online Banking environment?

The Positive Pay portal is available within the Online Banking system. The file format currently used for your upload will be compatible with the new system.

Please verify that your file includes the following standard field names:

- Check Number
- Payee
- Check Amount
- Date

Additionally, please be aware that the cut-off time for making a decision is 1:00pm ET; 12:00pm CT. For further details, refer to Positive Pay User Guide, which can be found on the Integration Updates page.

Will my limits, permissions and entitlements carry over to the new Online Banking system?

Existing user profiles, limits, and permissions will be carried over to the new Online Banking system. However, administrative controls, limits, and permissions will function differently in the new system. Please contact us if you have any questions or need assistance.

Loans

Will there be any changes to my loan(s)?

Your loan terms will remain unchanged. In the unlikely event that any adjustments are required, you will receive a separate notice detailing the changes. If you have not been notified of any updates, rest assured that your loan(s) will remain as they are.

Will there be any change to my Online Banking access for my loan account(s) and the ability to make loan payments?

The process for viewing loan information and making payments through the Online Banking system will remain unchanged. If there are any updates to the way you view and pay your current loan(s), we will notify you through a separate communication. Customers who need a means to make loan payments from a deposit account that is external to the Bank will have the option to use Capital Bank's Online Loan Payment System: Bill Matrix (paybill.com/consumer/?ClientId=capitalbankmd)

To access the Online Loan Payment System from our Capital Bank website homepage:

1. Visit capitalbankmd.com.
2. In the top right corner of the homepage, hover your cursor over "Login" to open a drop-down menu.
3. Select the third option, "Online Loan Pay," which will take you directly to the payment system login screen.



Questions about your move to Capital Bank?

✉ Email connect@capitalbankmd.com

☎ Call 833-901-0058

📅 Visit the resource page westtownbank.com/capital-bank

