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01/17/2025

Dear Valued Customer,

As part of the transition from West Town Bank & Trust to Capital Bank, NA, we have updated our agreements and disclosures, effective February 24, 2025. Please review this cover letter and the enclosed materials carefully and retain them for your future reference.

This package includes the following required documentation:

- Business All In-One Agreement and Disclosure
- Disclosure and Terms of Business Accounts

Business All-In-One Agreement and Disclosure:

The enclosed Capital Bank, N.A. Deposit Business Account Agreement and Disclosure replaces the previous West Town Bank & Trust Account Agreement. The Deposit Account Agreement and Disclosure contains important information about your account. Please read it carefully.

- By maintaining an account with us, you acknowledge that you have reviewed, understand, and agree to be governed by all of the terms and conditions which are applicable to your accounts and to any amendments we may make from time to time.
- Note that the Deposit Account Agreement and Disclosure includes important details to the Terms and Conditions, Fund Transfers and Funds Availability.

Disclosure and Terms of Business Accounts:

Effective February 24, 2025, certain West Town Bank & Trust accounts will transition to Capital Bank accounts that closely align with your current account type. Refer to the enclosed for a summary of applicable changes to Business Deposit Accounts.

Note: If you are not sure what your current West Town Bank & Trust account type is, the name of your account type can be found on your monthly account statement directly above the account number.

For an overview, below is a summary of the accounts that will be converting to Capital Bank:

- Small Business Checking, and Preferred Business Checking will convert to Capital Bank's Small Business Checking.
- Community Partner Checking will convert to Capital Bank's Business Interest Checking.
- Promo Commercial, Business, and Elite Business Money Markets (for balances equal to or less than \$249,999.99) will convert to Capital Bank's Business Money Market, based on balance as of February 21, 2025.

- Promo Commercial, Business, and Elite Business Money Markets (for balances equal to or greater than \$250,000) will convert to Capital Bank's Business High Yield Money Market, based on balance as of February 21, 2025.
- The IL IOLTA will convert to Capital Bank's IOLTA Checking. Please refer to the Disclosures and Terms of Business Accounts for more information.

OTHER IMPORTANT INFORMATION

Discontinued West Town Bank & Trust Services

- Capital Bank does not offer an automated telephone banking system, and this service will be discontinued as part of the conversion on February 21, 2025. You can still access your account through online banking, mobile banking or by visiting a branch.
- Overdraft Protection sweeps provided by linking accounts will be carried over for existing coverage. Please review pages 1 & 2 in the enclosed All-in-One Deposit Account Agreement that explains more about the overdraft policy.

Online Banking and Business Mobile Banking Policies, Terms, Conditions and Agreements

- The [Capital Bank Express Online Banking Disclosure & Agreement](#) will be presented for your acceptance upon your first log in after the conversion date (as applicable) and replaces the West Town Bank & Trust Online Banking Disclosure & Agreement, as well as [Capital Bank's Business Mobile Banking Terms and Conditions](#).
- For more information or to review the Online Banking Policy and Agreements, including the Capital Bank Business Mobile Banking Terms and Conditions, you can visit the Integration Resource Page at westtownbank.com/capital-bank.

Changes to Business Account Service Agreements

The following Capital Bank Treasury Management Terms and Conditions Service Agreement have replaced West Town Bank & Trust's Online Cash Management Agreement Terms and Conditions. These agreements can be accessed at capitalbankmd.com/downloadable-forms under Business & Personal Forms & User Guides as well as on the Integration Resource Page at westtownbank.com/capital-bank.

- Treasury Management Services
- Treasury Management Terms and Conditions Service Agreement
 - Wire Transfer Agreement and Terms and Conditions
 - Positive Pay Agreement and Terms and Conditions and service descriptions
 - Lonely Teller Mobile Deposit Agreement and Terms and Conditions
(Lonely Teller is the name for Capital Bank's Remote Deposit Solution)
 - Lonely Teller Remote Deposit Agreement and Terms and Conditions
(Lonely Teller is the name for Capital Bank's Remote Deposit Solution)
 - Zero Balance Account Agreement and Terms and Conditions
 - ZESCROW Account Agreement and Terms and Conditions
(Capital Bank's automated escrow management solution)
- ACH Origination Agreement
- Electronic Service Agreement

Frequently Asked Questions (FAQs):

To access a detailed list of frequently asked questions and answers, please visit the Integration Resource Page at westtownbank.com/capital-bank.

By continuing to maintain your deposit accounts, and the use of the services referenced in this letter if applicable, you will be deemed to have agreed to and accepted (and will therefore be bound by) the revised agreements, disclosures and terms and conditions referenced above, including any supporting documents and the revised terms will effectively replace all previously applicable predecessor agreements, disclosures, and terms and conditions as of February 24, 2025. If you have any questions regarding the updated terms, please contact us at 833-901-0058.

You can contact your Relationship Manager, local branch or call us at 833-901-0058 with any questions you may have. Thank you for being a valued customer and we look forward to continuing to serve your financial service needs.

Sincerely,

Your Team at Capital Bank

**Member
FDIC**