

Disclosures and Terms of Business Accounts



Effective as of February 24, 2025, your West Town Bank & Trust Business account will automatically transfer to a comparable Business account with Capital Bank. Please reference the chart below to review the features of your new account. We're here to answer any questions and provide support to ensure a seamless transition. If you have any questions, please contact us at 301-468-8848 or visit a Capital Bank Branch.

Current West Town Bank & Trust Deposit and Saving Accounts	Small Business Checking, Preferred Business Checking	Community Partner Checking	Promo Commercial, Business, and Elite Business Money Market Balances = or < \$249,999.99	Promo Commercial, Business, and Elite Business Money Market Balances = or > \$250,000	IL IOLTA
Capital Bank Deposit and Saving Accounts	Small Business Checking	Business Interest Checking	Business Money Market	Business High Yield Money Market	IOLTA Checking
Minimum Opening Deposit	\$100	\$1,000	\$1,000	\$10,000	\$0.00
Service Fee	\$0.00	\$10.00 Monthly	\$15.00 Monthly	\$15.00 Monthly	\$0.00
Minimum Balance Required to Avoid Service Fee	N/A	\$1,000 average daily balance for the month ¹	\$1,000 average daily balance for the month ¹	\$10,000 average daily balance for the month ¹	\$0.00
Transaction Limitations	No monthly transaction fees for the first 150 items, \$0.25 for each additional item in excess of 150	N/A	N/A	N/A	N/A
Interest Information	This account does not earn interest.	Refer to the Branch for current rates.			
Fees	Refer to the Branch for current business account fees.				

Products are for commercial use. We reserve the right to change these terms at any time and will provide notice to you to the extent required by applicable law. Refer to the Business All-In-One Agreement and Disclosure for additional terms and conditions.

¹ For this purpose, the average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is month.

