

Disclosures and Terms of Consumer Accounts



Effective as of February 24, 2025, your West Town Bank & Trust Consumer account will automatically transfer to a comparable Consumer 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	Basic Checking, Basic Checking Promo, Veterans Checking	Prime Life Checking ¹ , Classic Checking, Promo Checking	Health Savings	Passbook Savings, Junior Passbook, Student Passbook	Statement Savings, Junior Savings	Elite, Promo, Personal, and Premium Money Markets Balances = or < \$249,999.99	Elite, Promo, Personal, and Premium Money Markets Balances = or > \$250,000
Capital Bank Deposit and Saving Accounts	Personal Checking	Personal Interest Checking	HSA Checking	CBNK Passbook Savings	Personal Savings	Personal Money Market	Personal High Yield Money Market
Minimum Opening Deposit	\$100	\$1,000	\$100	\$100	\$100	\$1,000	\$10,000
Service Fee	\$0.00	\$10.00 Monthly	N/A	\$1.00 Quarterly	\$5.00 Monthly	\$15.00 Monthly	\$15.00 Monthly
Minimum Balance Required to Avoid Service Fee	\$0.00	\$1,000 average daily balance for the month ²	N/A	\$100 average daily balance for the quarter ³	\$100 average daily balance for the month ²	\$1,000 average daily balance for the month ²	\$10,000 average daily balance for the month ²
Transaction Limitations	N/A	N/A	Subject to IRS Rules	N/A	N/A	N/A	N/A
Interest Information	This account does not earn interest	Refer to the Branch & Capital Bank Rate Sheet for current rates.					
Fees	Refer to the Fee Schedule for additional information about charges.						

Products are primarily for personal, family, or household 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 Consumer All-In-One Agreement and Disclosure, Fee Schedule and Rate Sheet for additional terms and conditions.

¹ Pricing for existing Prime Life Checking accounts will be honored.

² 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.

³ 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 quarter.

