

EXPRESS CHECKING

Account Service Fee Guide



ACCOUNT OPENING AND USAGE

Minimum deposit needed to open account	\$50		
Monthly service charge	\$7		
Requirements to waive monthly service charge		Waived if there is at least one direct deposit (i.e. social security, direct deposit of employment pay, etc.) to the account during the current statement period.	
Interest Bearing	No		
ATM usage fees	Capital Bank, First Tennessee or Allpoint ATM	\$0	When you use your Capital Bank debit card in a Capital Bank, First Tennessee or Allpoint ATM in the United States.
	Non-Capital Bank, First Tennessee or Allpoint ATM	\$3	If you use your Capital Bank debit card in a non-Capital Bank or First Tennessee ATM (other than an Allpoint ATM in the United States), Capital Bank will assess a charge to your account. Additional fees will apply for international use and may vary.
		varies by ATM network	If you use your Capital Bank debit card in a non-Capital Bank or First Tennessee ATM other than an Allpoint ATM, the owner of that ATM (or the network it uses) might also surcharge you to use its machine.
Charged back item fee	\$16	Fee is charged for each item that you deposit into your account (for example: a check from a third party) that is then returned to us unpaid and must be debited from your account.	
Stop payment fee	\$37	For each stop payment request made by you. Stop payments are generally effective for six months.	
Other service fees		Please consult the back of this document for a list of additional service fees.	
General overdraft information		We pay overdraft transactions at our discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. When your account is overdrawn you are obligated to bring it to a positive balance immediately.	
Maximum overdraft allowed to avoid an overdraft fee		If your ending, overdrawn balance in your account on any one day is \$5 or less, you will not be assessed an overdraft fee that day.	
Maximum number of NSF (non-sufficient funds)/OD (overdraft) fees per day	4 NSF/ 4 OD	The maximum number of NSF fees and/or OD fees per day for a possible total of 8 fees per day.	
Overdraft fee on ATM and everyday debit card transactions	\$37	You must elect to have us pay ATM and everyday debit card transactions into an overdrawn status by "opting-in", subject to the bank's policies noted in "General Overdraft Information" above.	
	\$0	If you do not notify us that you wish to "opt-in" for overdraft coverage, you do not want us to authorize and pay overdrafts on ATM and everyday debit card transactions. Your transactions may be declined if your account balance is not sufficient.	
Overdraft fee on Checks, ACH debits, and other transactions	\$37	For checks, ACH debits and other transactions, we may pay such items into an overdrawn status subject to the bank's policies noted in "General Overdraft Information" above unless you instruct us otherwise.	
	\$0	You may notify us that you do not wish us to authorize or pay any type of item into overdraft status. Transactions that would cause an overdraft may be declined and NSF fees may apply.	
Continuous overdraft fee	\$25	Fee is charged on the 15th and 35th day that an account remains continuously overdrawn.	
Overdraft protection plan transfer fee	\$15	Each day a transfer to cover an overdraft occurrence is made from your linked savings account, line of credit or credit card or Home Equity Line Of Credit. Overdraft protection plans are covered by an Overdraft Services Agreement and are subject to bank and credit approval.	
Non-sufficient funds (NSF) fee	\$37	Fee is assessed each time a transaction is returned due to insufficient funds in your account.	

OVERDRAFT & INSUFFICIENT FUNDS

READY TO OPEN AN ACCOUNT?

You can open an account online at capitalbank-us.com or visit us at a convenient branch near you.

PROCESSING POLICIES

Posting order of items: <i>the order in which deposits and withdrawals are posted to your account</i>	Except for the processing of real-time transactions (including, but not limited to wires ACH, debit card, ATM withdrawal, internal funds transfers, and bill pay) deposits and withdrawals currently post to your account in the following order: <ol style="list-style-type: none"> (1) Credits in descending dollar amount (2) Bank initiated debits in descending order amount (3) Non-returnable debits in time stamp order (e.g. wires, ACH pre-fund transactions, debit card, ATM withdrawal, internal funds transfers, bill pay) (4) Non-returnable debits not time stamped (e.g. "on us" cashed checks in check number order (5) Returnable debits, ACH debit (non pre-fund transactions) by PAR number, then checks in check number order (6) Post-system generated transactions: service charges and fees
Deposit hold policy: <i>when funds deposited to your account are available</i>	Electronic direct deposits and funds received via wire transfer are available for withdrawal on the day the deposit is received. Generally, other funds deposited to your account are available for withdrawal the next business day. If a hold is placed on a check deposit, you will be notified and \$200 of that deposit will be made available for withdrawal. A "business day" is a non-holiday weekday. The end of a "business day" varies by financial center and ATM.

OTHER FEES AND COMPLIMENTARY SERVICES

Digital Banking	\$0	
Bill Pay Online	\$0	
Mobile Banking	\$0	Although charges by your cellular provider associated with data usage on your phone may apply.
Standard Debit Card	\$0	An \$8 issue fee applies to premium debit cards, where available.
Cashier's Check	\$8	Charged for each cashier's check we issue on your behalf.
Standard wallet checks	varies	Cost of checks varies depending on style, quantity.
Notary Services	\$0	
Dormant fee	\$5/month	Imposed on checking accounts with balances under \$5,000 if there have been no deposits or withdrawals in 1 year.
QuickStatements®	\$2	ATM printout of your last ten transactions and available balance.
Debit card usage outside the US	Varies	Additional fees will apply for international use of your debit card and may vary.
Legal action processing fee	\$100	Assessed when any legal action relating to your account is served requiring us to turn over funds (for example, a garnishment or levy). If account balance is less than \$100, fee is reduced to balance amount.
Paper statements	N/A	Paper statements are not an option with Express Checking.
Internet statements	\$0	Internet statements are required with Express Checking and are provided at no charge
Account research and records	\$3	Per item
Statement print screen	\$2	Per request
Domestic wire transfers	\$15	Incoming
	\$25	Outgoing
International wire transfers	\$15	Incoming
	\$55	Outgoing

TIPS FOR REDUCING OR AVOIDING FEES

Online Alerts: Stay informed with daily alerts about your balances, Bill Pay activity and other important account information.

Overdraft Protection Plan: Link your checking account to a Capital Bank savings account, credit card or line of credit. See fee and other important information on reverse.

Mobile Banking: Access your account on the go.

Choose the right checking account: Many of our accounts have no monthly service charge if certain requirements are met. Choose the account that fits your needs and banking activity.

Use Capital Bank, First Tennessee or Allpoint ATMs: Get cash with no fee at any Capital Bank, First Tennessee or Allpoint ATM in the United States.

Select cash back at merchant locations as available to avoid non-Capital Bank ATM fees.

WE'RE HERE TO HELP

If you have any questions about this or any other Capital Bank account, call us toll-free at 800-639-5111 or visit us at a convenient branch near you.