

BUSINESS CHECKING ACCOUNTS

Tailored deposit solutions to meet your business needs



All of our Business Checking Accounts Include:



24-hour
Phone
Banker



Free Access
to Select
Wisconsin ATMs¹



Free
Online
Banking



Visa[®] Business
Credit² & Debit³
Cards Available



Free Monthly
eStatements⁴
(paper statements
\$4/month per statement)

FREE BUSINESS CHECKING

Designed for businesses that don't want to pay fees

BUSINESS CHECKING

The best value if your business conducts a limited amount of transactions and you want a low monthly maintenance fee

CORPORATE CHECKING

A flexible account if you have higher activity needs. Earn credit on your balance to offset some or all of your activity charges

COMMUNITY CHECKING

Low-cost checking account for nonprofit businesses that features a unique earnings credit to offset fees and maximize earning potential

Monthly
Maintenance Fee

None

\$12

\$16 (with check images)
\$14 (without check images)

None

Interest / Earnings
Credit Available⁵

None

None

Rates based on tiered balances:
1st tier: under \$25,000
2nd tier: \$25,000-\$100,000
3rd tier: above \$100,000

Excess earnings
credit goes right
to your bottom line⁶

Check Images

Not available

Available

Available

Available

Transaction
Limits⁶

First 50 free per
statement cycle, then
\$0.40 per item

First 150 free per statement
cycle, then \$0.40 per item

No Transaction Limits - Transactions
are charged per instance as outlined
below for both of these accounts.

Debits

Checks / Paper \$0.25
Electronic \$0.15

Credits

Deposit \$0.60
Electronic \$0.30

Deposited Items

On-Ups \$0.10
Transit \$0.15
Cash \$1.00 per 100 bills

Additional Account Information:

All checking accounts require a minimum of \$200 to open. Upon closing, applicable minimum balance requirements and maintenance fees will apply. ¹Free unlimited Capitol Bank ATM transactions up to your available balance; owner of non-Capitol Bank ATMs may charge a fee. ²Subject to credit approval. ³Subject to bank approval. ⁴Multiple accounts can be combined onto one statement monthly, per customer's request. ⁵Earnings credit to offset fees is calculated each month on the average collected balance less a 10% reserve requirement. The variable earnings credit rate is based on the 90-day Treasury Bill rate. ⁶A transaction includes deposits and other credits, checks paid and other debits, ACH and deposited items. For additional details about deposit accounts, please refer to the Deposit Account Sheet, current Deposit Rate Sheet or Fee Schedule. All of these resources are available at any Capitol Bank office.

Madison
710 N. High Point Road
Madison, WI 53717

P: 608.836.1616 Member
F: 608.836.1615 FDIC



www.CapitolBank.com

Verona
108 E. Verona Avenue
Verona, WI 53593

P: 608.845.0108
F: 608.845.0109

BUSINESS SAVINGS ACCOUNTS

Tailored deposit solutions to meet your business needs



	CAPITOL BUSINESS SAVINGS	COMMUNITY SAVINGS	BUSINESS MONEY MARKET	BUSINESS CERTIFICATES OF DEPOSIT
	Receive competitive interest rates and avoid a monthly maintenance fee with a low minimum balance requirement	This is a savings account designed for nonprofit businesses with a low minimum balance requirement	This variable-rate account for all businesses offers limited check writing and a competitive market rate of interest	Certificates of deposit have flexible terms and are perfect for time-specific savings or low-risk investments
Minimum Opening Deposit	\$200	\$200	\$200	\$1,000
Minimum Daily Balance to Waive Fee	\$200	\$200	\$2,500	None
Monthly Maintenance Fee	\$5 plus \$2 per withdrawal over six	\$5 plus \$2 per withdrawal over six	\$10	None
Interest	Compounded and credited quarterly based on average daily balance. Variable interest rate	Rates based on tiered balances 1st tier: under \$10,000 2nd tier: \$10,000 and above Interest compounded and credited quarterly; Variable Interest rate	Rates based on tiered balances 1st tier: under \$25,000 2nd tier: \$25,000 and above Interest compounded and credited quarterly; Variable Interest rate	Fixed interest rate for the term of the certificate. Interest compounded and credited quarterly. Interest can automatically be transferred to another account.
Statements ¹	Monthly	Monthly	Monthly	Available upon request only. Monthly, if combined with a checking account.

¹Free eStatements (paper statements \$4 per month, per statement)

Withdrawals	Federal Reserve Regulation D limits the total number of transfers made by check, telephone, online banking and overdraft protection, as well as pre-authorized transfers (including check card purchases, automatic transfers and wire transfers) to six (6) per calendar month.			The penalty we may impose will equal seven (7) days' interest on the amount withdrawn within the first six days after deposit OR 3% of the amount withdrawn if the withdrawal is made after the sixth (6) day following the date of deposit or renewal. Automatically renewed at current interest rate with a ten-day grace period. Notice given of approaching renewal and rate change.
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