



**Personal  
Internet (Online) Banking Agreement**

**Capitol Bank Internet Banking Agreement for Consumers**

This Internet Banking Agreement ("**Agreement**") describes your rights and obligations as a user of the Internet Banking services ("**Internet Banking**" also referred to as "**Online Banking**") and includes disclosures regarding your electronic consent to this Agreement and to the electronic delivery of other Legal Disclosures. It also describes the rights and obligations of Capitol Bank.

In this Agreement, the words "Bank," "we," "us" or "our" mean Capitol Bank and its successors or assigns. When we use the words "you" or "your" we mean each person who has an interest in an account or other relationship which is accessible through Internet Banking and any person authorized such access.

**PART ONE. E-SIGN CONSENT**

**THIS PROVISION CONTAINS IMPORTANT INFORMATION THAT YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO ELECTRONIC DELIVERY OF THIS INTERNET BANKING AGREEMENT AND LEGAL DISCLOSURES (DEFINED BELOW).** Please read this E-SIGN Consent carefully and print or retain a copy for your records.

**Electronic Signature Terms and Consent.** By clicking the "I Agree" button below, you consent:

- to the electronic delivery and receipt of information relating to your account(s) with us that you access using Internet Banking, including this Agreement or other agreements related to Internet Banking, amendments to such agreements, privacy disclosures, including the annual privacy notice, notices, reports, documents and any other communications and disclosures that we provide, and/or are required by applicable law or regulation to provide to you in writing, including the initial and other disclosures under the Electronic Funds Transfer Act, during the course of your account relationships with us (but this consent does not apply to your monthly periodic statements) ("**Legal Disclosures**");
- that you are able to electronically access this Agreement and are satisfied that you meet the hardware and software requirements listed below;
- that you have printed this Agreement at your discretion;

- that you agree to all of the terms of this Agreement governing your use of Internet Banking; and
- that you are authorized to consent to all of these matters on behalf of all of the persons with access to your accounts.

We reserve the right to furnish to you, and the right to require you to furnish to us, writings or paper copies of information, communications, and/or Legal Disclosures relating to Internet Banking, in lieu of or in addition to electronic records at any time in our discretion.

**Right of Consumers to Decline and/or Withdraw Consent For Electronic Disclosures.** You may choose not to consent. If you do not electronically consent by clicking on "I Agree" below, or if you click the "I Decline" button below, you are indicating that you do not consent. If you do not consent, you will not be permitted to use any of the services available through Internet Banking.

You have the right to withdraw your consent to receive Legal Disclosures electronically at any time. To withdraw your consent contact us in the manner provided in the following paragraph.

**Withdrawing Consent and Receiving Paper Copies.** If you withdraw your consent to receive electronic Legal Disclosures you also terminate your right to use Internet Banking. You may also request and receive a paper copy of the Legal Disclosures. You will not be required to pay a fee for your request for a paper copy. If you wish to withdraw your consent, request a paper copy of the Legal Disclosures, or make changes as to how we may contact you electronically (that is, to your e-mail address for receiving Legal Disclosures), please contact us as follows:

- By calling us at (608) 836-1616
- By writing us at Capitol Bank,  
Attention: Deposit Operations  
710 N. High Point Road  
Madison, WI 53717
- By sending email communication addressed to [depositops@capitolbank.com](mailto:depositops@capitolbank.com)

**Changing Your E-mail Address; Location and Delivery of Disclosures.** We may make electronic Legal Disclosures and other electronic services information available to you by posting them on our website, by including them in a statement, or by transmitting them to you at the e-mail address you have provided to us for that purpose. You must promptly notify us if your e-mail address changes, by contacting us at the telephone number or mail or e-mail address printed above. To change your e-mail address for receiving electronic Legal Disclosures you must contact us at the telephone number or mail or e-mail address printed above.

**Hardware and Software Requirements.** In order to access Internet Banking and access and retain the Legal Disclosures and the other electronic service information you must have:

- A computer.
- An Internet connection.
- A Web browser that supports DHTML and JavaScript such as: Apple Safari 4.0, Apple Safari 5.0, Firefox 3.5, Firefox 4.0, Google Chrome 9.0, Microsoft Internet Explorer 7.0, Microsoft Internet Explorer 8.0, Microsoft Internet Explorer 9.0, Opera 10.0, or Opera 11.0.
- A printer.

**This Consent Does Not Apply to Account Statements.** Your consent applies to all communications from us relating to your accounts with us and remains in effect until you withdraw your consent; provided that this consent does not apply to electronic delivery of your account statements unless you elect to receive your statements electronically by registering for e-statements after you have successfully logged on to Internet Banking.

## **PART TWO. INTERNET BANKING AGREEMENT**

Please read this Agreement carefully. By pressing the "I Agree" button below, you agree to comply with the terms and conditions of this Agreement.

### **Definitions**

The following definitions apply in this Agreement.

- "**Access ID**" is the unique set of characters you select or we provide to identify yourself for purposes of accessing Internet Banking.
- "**A2A**" means the Internet based account to account payment service under the terms set forth in this Agreement and the Bill Payment Service Agreement.
- "**Bill Payment**" means the Internet-based bill payment service under the terms set forth in this Agreement and the Bill Payment Service Agreement.
- "**Business Day**" means Monday thru Friday excluding Federal Reserve holidays (New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day, Christmas Day).
- "**Internet Banking**" means the Internet-based service providing access to your account(s) under the terms set forth in this Agreement.
- "**Internet Service Provider**" means the organization that provides you service to the Internet.
- "**Mobile Banking**" means the mobile device based service providing access to your account(s) using your mobile device's text messaging, web browser or downloadable app capabilities under the terms set forth in this Agreement and the Mobile Banking Terms and Conditions and Agreement.
- "**Other Information Providers**" means any third-party service providers Capitol Bank may use to deliver Internet Banking to you.
- "**Online Account**" means any Capitol Bank account from which you will be conducting transactions using Internet Banking.

- **"Person-to-Person"** means the Internet-based person-to-person payment service ("**PopMoney<sup>SM</sup>**") under the terms set forth in this Agreement and the Bill Payment Service Agreement.
- **"Password"** is the code communicated to you by Capitol Bank for use during the initial sign-on, or the code you select after the initial sign-on, for purposes of accessing Internet Banking.
- **"Time of day"** references are to Central Standard Time or Central Daylight Time, as applicable.
- **"We," "us" or "Capitol Bank"** refer to Capitol Bank, which offers Internet Banking, and which holds the accounts accessed by Internet Banking.
- **"You" or "Your"** refer to the person(s) or entity subscribing hereto.

### **Access to Internet Banking**

You will gain access to your Online Accounts through the use of your Internet-enabled device, your Internet Service Provider, your Access ID and your Password.

### **Business Days**

Our business days are Monday through Friday, excluding Federal Reserve holidays (New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day, Christmas Day). Capitol Bank's business day begins at 9:00 a.m.

### **Hours of Operation**

Internet Banking is available 24 hours a day, seven days a week, except during special maintenance periods, which generally are scheduled between 11:00 p.m. Sunday night and 4:00 a.m. Monday morning. All Internet Banking transaction requests received after 6:00 p.m. on Business Days, and all transactions which are requested on Saturdays, Sundays or holidays will be processed on the next Capitol Bank Business Day. If you schedule an Internet Banking transaction for a future date, we process the transaction after the close of business on that date, if that day is a Business Day. If the date you request for an Internet Banking transaction is not a Business Day, we process the transaction on the prior Business Day for checking transactions and the next Business Day for savings transactions. If you schedule a recurring Internet Banking transaction and the transaction date does not exist in a month, the payment will be processed on the prior Business Day for checking transactions and the next business day for savings transactions. Capitol Bank's Business Day begins at 9:00 a.m.

### **Description of Services with Internet Banking**

The following Internet Banking transactions may be performed:

- Funds Transfers. You may use Internet Banking to perform funds transfers from your Capitol Bank checking account(s) or savings account(s) to other Capitol Bank checking account(s) or savings account(s). You may also transfer funds from your Capitol Bank checking or savings account(s) to make loan payments.
- Balance Inquiries. You may use Internet Banking to check the current balance and other account information on deposit account(s) and loan account(s).
- eAlerts. You may use Internet Banking to sign up to receive alerts related to your checking, savings, or loan account(s) at the email address you have provided to us for that purpose.
- e-Statements. You may use Internet Banking to receive periodic electronic statements for your account(s).
- Personal Bill Payment. You may use Internet Banking to pay bills to designated payees (i.e., the persons you want to pay) from your account(s) in the amounts and on the days you request through a third-party BillPay provider. Bill Payment requires a separate agreement.
- Account to Account (“A2A”). You may use Personal ePay through Internet Banking to send payments from your account(s) and receive payments into your accounts(s) between accounts at Capitol Bank or another Financial Institution. A fee may be charged for this service.
- Person-to-Person (“Popmoney<sup>SM</sup>”). You may use Personal Bill Payment to send payments from your account(s) and receive payments into your account(s) from designated individuals in the amounts and on the days you request. A fee may be charged for this service.
- Rush Payments. You may use Personal Bill Pay through Internet Banking to rush a payment from your account(s). A fee will be charged for this service.
- Mobile Banking. You may use Mobile Banking to perform certain Internet Banking transactions through your mobile device under the terms set forth in this Agreement and the Mobile Banking Terms and Conditions and Agreement. Mobile Banking requires a separate agreement.
- Customer Service. You may communicate with Capitol Bank by using your personal computer to send and receive written messages electronically. Please refer to the "Contact Us" option to send us your comments, questions or concerns.

## **Transactions**

This Agreement imposes no restrictions on the number of transactions from Capitol Bank accounts or the amounts which may be transferred, but certain limits and restrictions on the

frequency of transfers may be applicable with respect to the particular types of accounts subject to this Agreement, particularly Statement Savings and Money Market Accounts. Federal regulations limit pre-authorized, electronic or telephone transfers to six (6) per month.

New services may be introduced for Internet Banking from time to time. Capitol Bank will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

### **Use of your Security Password**

Capitol Bank communicates to you a Password for use during the initial login. For security purposes, you are required to change your Password after the initial login. Your Password must be between 8 and 20 characters in length and must consist of at least one number, one upper case letter, one lower case letter and one symbol (such as !, #, \*, ^, %, ). Capitol Bank may change its Password requirements, including how often a Password must be changed and Password character requirements.

You determine what Password you will use and the identity of your Password is not communicated to us. You agree that we are authorized to act on instructions received under your Password. You agree not to allow anyone to gain access to Internet Banking or to let anyone know your Password used with Internet Banking.

After three (3) unsuccessful attempts at authorization to use the system, you must contact us to have your Password reassigned. The system does not allow for a password reminder to be sent your email address prior to three unsuccessful attempts. You agree to assume responsibility for all transactions up to the limits allowed by applicable law.

### **Lost or Stolen Password; Consumer Liability**

If you believe that your Password has been lost or stolen or that someone may attempt to use Internet Banking without your consent or has transferred money without your permission, you must call Capitol Bank IMMEDIATELY at (608) 836-1616 between 9:00 a.m. to 5:00 p.m. Telephoning Capitol Bank is the best way of minimizing your losses. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) Business Days after you learn of the loss or theft, you can lose no more than \$50.00 if someone uses your Password without your permission. If you do NOT tell us within two (2) Business Days after you learn of the loss or theft of your Password, and we can prove we could have stopped someone from using your Password without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, notify Capitol Bank immediately by calling us at (608) 836-1616, Monday through Friday from 9:00 a.m. to 5:00 p.m., sending us an email communication addressed to [depositops@capitolbank.com](mailto:depositops@capitolbank.com), or writing us at:

Capitol Bank  
Attention: Deposit Operations  
710 N. High Point Rd  
Madison, WI 53717

If you do not notify Capitol Bank within sixty (60) days after such statement that you question was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking your money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the period.

### **Account Statements**

You may choose to receive regular paper account statements or register for e-Statements through your Personal Internet Banking account. Any activity on your accounts conducted through Mobile Banking will show up on your account statement. Your account statements arrive either monthly or quarterly, depending on the type of account. If you register for e-Statements, you will receive an email stating that your account statement is available to view online through your Personal Internet Banking account.

### **Errors and Questions**

In Case of Errors or Questions About Your Internet Banking Transaction, call Capitol Bank at (608) 836-1616, send us an email communication addressed to [depositops@capitolbank.com](mailto:depositops@capitolbank.com), or write us at Capitol Bank, Attention: Deposit Operations, 710 N. High Point Rd., Madison, WI 53717 as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement.

We must hear from you at the specified telephone number or address no later than sixty (60) days after we sent you the first statement on which the problem or error appeared.

1. Tell us your name and account number, if any.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If the report is made orally, we may require that you send the complaint or question in writing within ten (10) business days after we hear from you.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If more time is needed, however, we may, at our sole discretion, take up to forty-five (45) days to investigate a complaint or question. If we decide to this, we will credit your account within ten (10) business days for the amount you think is in

error. This will allow you to use the money during the time it takes us to complete our investigation. If we ask to you to put your complaint or question in writing and we do not receive it within ten (10) business days from your original contact, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. Your account is considered a new account for the first 30 days after the first deposit is made, unless you have already have an established account with us before the account is opened.

We will tell you the results within three business days after completing investigation. If we decide there was no error, we will send you a written explanation. You may request copies of the documents that were used in the investigation.

### **Unauthorized Transfers**

If you believe your Password has been lost or stolen, call Capitol Bank at (608) 836-1616, send us an email communication addressed to [depositops@capitolbank.com](mailto:depositops@capitolbank.com), or write us at Capitol Bank, Attention: Deposit Operations, 710 N. High Point Rd., Madison, WI 53717.

You should also call the number or write the address listed above if you believe a transfer has been made using your Internet Banking Access ID and Password without your permission.

### **Stop Payments**

If you have told us in advance to make regular payments out of your account, you can stop these payments. You may cancel a pre-authorized payment using our stop payment service if you submit a stop payment request, either orally or in writing, at least 24 hours before the payment is scheduled to be made. We will charge you \$35.00 for each such stop payment order as identified in Capitol Bank's current fee schedule included below in this Agreement (as may be amended from time to time). If you cancel or change any pending funds transfer or bill payment by completing the appropriate fields from the payment menu, there will be no charge. If you order us to stop one of these payments at least 24 hours before the payment is scheduled to be made, and we do not do so, we will be liable for your losses and damages.

### **Limit of Capitol Bank and Other Provider's Responsibility**

Capitol Bank agrees to make reasonable efforts to ensure full performance of Internet Banking. Capitol Bank will be responsible for acting only on those instructions sent through Internet Banking which are actually received, and cannot assume responsibility for malfunctions in communication facilities not under its control, which may affect the accuracy or timeliness of messages you send. Capitol Bank is not responsible for any losses should you give incorrect instructions.



Any information you receive from Capitol Bank or Other Information Providers is believed to be reliable. However, it can only be provided on a best-efforts basis for your convenience and is not guaranteed. Capitol Bank is not liable for any deficiencies in the accuracy, completeness, availability, or timeliness of such information, or for any investment or other decision made using this information.

Neither Capitol Bank nor Other Information Providers are responsible for any computer virus or related problems, which may be attributable to services provided by any Internet Service Provider.

You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for performing Internet Banking. Capitol Bank will not be responsible for any errors or failures from the malfunction or failure of your hardware or software.

INTERNET BANKING IS PROVIDED “AS IS” WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WE DO NOT WARRANT THAT INTERNET BANKING WILL BE UNINTERRUPTED OR ERROR FREE, NOR DO WE MAKE ANY WARRANTY AS TO ANY RESULTS THAT MAY BE OBTAINED BY USE OF INTERNET BANKING, EXCEPT WHEN WE ARE REQUIRED TO DO SO BY LAW. WE MAKE NO OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, IN RELATION TO INTERNET BANKING, UNLESS DISCLAIMING SUCH WARRANTY IS PROHIBITED BY LAW.

### **Capitol Bank's Responsibility to Its Customers**

If you have given Capitol Bank all of the proper and timely instructions and have properly completed all fields to complete an Internet Banking transaction, and we do not complete a transaction to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this Agreement, the Bill Payment Service Agreement, Mobile Banking Terms and Conditions and Agreement or other agreements with you, we will be liable for your losses or damages proximately caused by our failure. However, we will not be responsible for your losses if:

- Through no fault of Capitol Bank, you do not have enough money in your account to make the transfer.
- Through no fault of Capitol Bank, the transaction would have caused you to exceed your available credit.
- Circumstances beyond our control (e.g., fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken.
- There is a hold on your account, or if access to your account is blocked in accordance with banking policy.
- Your funds are subject to legal process or other encumbrance restricting the transfer.
- Your transfer authorization terminates by operation of law.

- You believe someone has accessed your accounts without your permission and you fail to notify us immediately.
- You have not properly followed the scheduling instructions on how to make a transfer included in this Agreement.
- We have received incomplete or inaccurate information from you or a third party involving the account or transfer.
- We have a reasonable basis for believing that unauthorized use of your Password or account has occurred or may be occurring, or if you default under this Agreement, the Deposit Account Agreement, a credit agreement, or any other agreement with us, or if we or you terminate this Agreement.

There may be other exceptions stated in this Agreement, the Bill Payment Service Agreement, Mobile Banking Terms and Conditions and Agreement, and in other agreements with you. NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, OUR SOLE RESPONSIBILITY FOR AN ERROR BY US OR OUR THIRD PARTY PROVIDER IN TRANSFERRING FUNDS OR PAYING A BILL WILL BE TO CORRECT THE ERROR AND PAY ANY APPLICABLE PENALTIES AND ASSOCIATED LATE CHARGES TO THE PAYEE. If any of the circumstances listed above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

### **Electronic Mail**

If you send Capitol Bank an electronic mail message, Capitol Bank will be deemed to have received it on the following business day. Capitol Bank will have a reasonable time to act on your e-mail. You should not rely on electronic mail if you need to communicate with Capitol Bank immediately, for example if you need to report an unauthorized transaction from one of your accounts, or if you need to stop a payment that is scheduled to occur.

You agree that Capitol Bank may respond to you by electronic mail with regard to any matter related to Internet Banking, including responding to any claim of unauthorized electronic funds transfer that you make. Any such electronic mail sent to you by Capitol Bank shall be considered received within three (3) days of the date sent by Capitol Bank, regardless of whether or not you sign on to Internet Banking within that time frame.

### **Other Agreements**

This Agreement supplements other agreements between us, including, without limitation, your checking, savings, and other deposit account rules and agreements, including, without limitation, your Deposit Account Agreement, as well as line of credit and loan agreements provided to you at the time you opened your accounts ("**Account Disclosures**"). Except as otherwise provided in this Agreement, if there is a conflict between the provisions of this Agreement and the Account Disclosures, this Agreement will control as to any conflict relating to Internet Banking and access to your accounts via the Internet. In the event of a conflict

between the terms and conditions of this Agreement and disclosures provided electronically within Internet Banking and relating to specific features of Internet Banking, such as disclosures found in help screens or enrollment screens, the provisions relating to specific features of Internet Banking, such as those in help screens and enrollment screens, will control. Depending on the specific functions or services you enroll in, you may also be required to execute separate agreements governing the specific Internet service, including, without limitation, the Bill Payment Service Agreement or Terms and Conditions and Agreement ("**Specific Service Agreements**"). In the event of a conflict between the provisions of this Agreement and a Specific Service Agreement, the Specific Service Agreement will control as to any issue relating to the specific service.

### **Modifications to this Agreement**

Capitol Bank may modify the terms and conditions applicable to Internet Banking from time to time upon delivering a notice of the modifications to you electronically at the email address you have provided to us or at the address shown on our account records, and the revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of Internet Banking in whole or in part at any time without prior notice.

### **Disclosure of Information to Third Parties**

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers
- To verify the existence and condition of your account for a third party, such as a credit bureau or merchant
- To comply with government or court orders, or other reporting requirements
- If you give us your written permission

Information concerning your account history with Capitol Bank will be shared within the Capitol Bank organization.

### **Fee Schedule**

Capitol Bank offers the benefits and convenience of Internet Banking (other than PopMoney<sup>SM</sup> or A2A services) to consumers free of charge. You may be charged fees for using certain PopMoney<sup>SM</sup> or A2A services on a per transaction basis. Fees that are charged on a per transaction basis are disclosed to you and you must agree to pay such fees prior to performing the transaction. Account research, rush payment and stop payment charges, will be assessed at the rates published in Capitol Bank's fee schedule below. Capitol Bank's fees are subject to change. Capitol Bank will notify you in writing regarding any fee changes at least thirty (30) days in advance of the effective date of these changes.

Personal Internet Banking	Free	Personal Bill Pay	Free
PopMoney <sup>SM</sup>	\$ 0.50/trans	Transfer to another Bank (A2A)	\$ 2.00/trans
Rush Payment - electronic	\$ 9.95/trans	Rush Payment – Check	\$14.95/trans
Stop Payment-check	\$35.00	Research	\$50.00/hour
Overnight Payments by Chk	\$14.95/check		

**Governing Law**

This Agreement is governed by the laws of the State of Wisconsin and applicable federal law. Any action at law, suit in equity, or other judicial proceeding for the enforcement of this Agreement or any provision thereof, shall be instituted only in the courts of Dane County, Wisconsin.

**Waiver**

We may waive any term or provision of this agreement at any time or from time to time, but any such waiver shall not be deemed a waiver of that term or provision in the future and any such waiver must be in writing. No delay or omission by us in exercising any right or remedy will impair the right or remedy or be deemed a waiver of the right in whole or in part.

**No Signature Required**

When any payment or other on-line service generates items to be charged to your account, you agree that we may debit any of your accounts or the account on which the item is drawn without requiring your original live signature on the item, and without prior notice to you.

**Assignment**

We may assign rights and delegate duties under this Agreement to a company affiliated with us or to any other party.

**Inactivity/Termination**

You are responsible for complying with all the terms of this Agreement and with the terms of the agreement governing the deposit accounts which you access using electronic banking services. We can terminate your Internet Banking privileges under this Agreement without notice to you for any reason; or if you do not pay any fee required by this Agreement when due, if you do not comply with the Agreement governing your deposit or loan accounts, or your accounts are not maintained in good standing. We will promptly notify you if we terminate this Agreement or your use of Internet Banking for any other reason.

We may convert your account to inactive status if you do not sign on to Internet Banking or have any transaction scheduled through Internet Banking during any consecutive 180-day period. If your account is considered inactive, you must contact us to have Internet Banking activated before you will be able to schedule any transaction through Internet Banking.

To cancel Internet Banking, you must notify Capitol Bank and provide your name and the effective date to stop the service. You may notify Capitol Bank by one of the following methods:

- By sending us an email communication addressed to [depositops@capitolbank.com](mailto:depositops@capitolbank.com)
- By calling 608) 836-1616, 9:00 a.m. to 5:00 p.m., Monday thru Friday
- By writing a letter and sending it to the following address:

Capitol Bank  
Attention: Deposit Operations  
710 N. High Point Rd.  
Madison, WI 53717