

Effective date: March 1, 2021

Business Deposit Accounts

The following fees and charges may be assessed against your account:

ACH File Module ¹	\$25.00
ACH Return item	\$4.00
ATM Transactions: There is no charge for using an NCB Debit or ATM card at a terminal owned by NCB. The fees listed will be imposed when using an ATM not owned by NCB. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any Network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer).	\$1.25
Business eBanking, Bill Payment and eStatements – FREE	\$0.00
Cashier's Check	\$10.00
Check Collection (plus all related external charges)	\$15.00
Check Copies (first three per month are FREE)	\$5.00
Copy of Statement	\$5.00
Debit Card Replacement ²	\$5.00
Domestic Outgoing Wire Transfer Fee	\$25.00
Business eBanking Online Wire Fee	\$12.50
Dormant Account Fee: After one year, (for checking type accounts), and two years (for savings type accounts), if account has no deposits or withdrawals a monthly fee will be assessed on the last business day of the month.	\$10.00
Electronic Data Interchange (EDI)	\$12.50
Expedited Bill Payment convenience fee for checks processed for "Next Business Day" delivery	\$19.95
Expedited Debit Card Request	\$55.00
Foreign Outgoing Wire Transfer Fee (additional fees may apply)	\$60.00
Business eBanking Foreign Online Wire Fee	\$30.00
Levies or Attachments	\$125.00
Lockbox Services – Rates on Request	
Medallion Guarantee	\$30.00
Merchant Card Services – Rates on Request	
Notary Services – FREE for NCB customers	\$0.00
NSF Paid Item Charge ⁴	\$35.00
NSF Returned Item Charge ⁴	\$35.00
Positive Pay Module ¹	\$25.00
Printed Checks and Deposit Slips – Prices vary by style and account type.	
Remote Deposit Capture – per month	\$50.00
Repurchase Agreement – per month	\$95.00
Research – Rates on Request	
Returned Deposited Item Fee	\$10.00
Stop Payment	\$30.00
Treasury Management Services ³	\$20.00
Uncollected Paid Item Charge ⁴	\$35.00
Uncollected Returned Item Charge ⁴	\$35.00
Written Verification of Account	\$15.00

nationalcapitalbank.com

¹Must be enrolled in Treasury Management Services to use the ACH File and/or Positive Pay modules.

²ATM Cards are no longer offered. If your card is lost or stolen and replacement is needed, you will receive a Debit Card. Please ask us for additional details.

³Commercial Checking Account must be on Account Analysis to enroll in any of the Treasury Management Services.

⁴This fee applies to overdrafts created by check, in-person withdrawal or other electronic means.



Member
FDIC