

Effective date: April 27, 2020

## Business Deposit Accounts

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

ACH file (per file)	\$15.00
ACH Return item	\$3.00
ATM Checkcard Replacement	\$5.00
Automated Teller Machine Transactions: There is no charge for using an National Capital Bank (NCB) 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
Domestic Incoming Wire Transfer	\$10.00
Domestic Outgoing Wire Transfer	\$20.00
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.	\$5.00
Electronic Data Interchange (EDI)	\$12.50
Endorsement Guarantee	\$10.00
Foreign Incoming Wire Transfer	\$15.00
Foreign Outgoing Wire Transfer (additional fees may apply)	\$60.00
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	\$30.00
NSF Returned Item Charge	\$30.00
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
Rush Payment Fee: Expedited bill payment check processed for "Next Business Day" delivery	\$19.95
Statements held for pickup (monthly fee per statement)	\$5.00
Stop Payment	\$30.00
Treasury Management Services	\$14.95
Uncollected Paid Item Charge	\$30.00
Uncollected Returned Item Charge	\$30.00
Written Verification of Account	\$15.00

316 Pennsylvania Avenue, S.E., Washington, DC 20003

[nationalcapitalbank.com](http://nationalcapitalbank.com)



Member  
**FDIC**