

National Capital Bank

ACH External Transfer - Consumer ACH Authorization and Agreement

I acknowledge that the External Transfer feature allows me to electronically transfer funds via the automated clearing house ("ACH") between my eligible National Capital Bank accounts and my External Account(s) at other financial institutions once I have successfully registered my External Account(s). This includes:

- one-time on-demand transfers, which allow me to initiate multiple, non-recurring, individual transfers based on the transfer date and dollar amount that I request through the Transfer Funds feature of Online Banking from time to time; and/or
- recurring transfers, which allow me to initiate recurring transfers of a set dollar amount at regular intervals that I have established through the Transfer Funds feature of Online Banking.

Subject to the terms of the External Transfer feature, including the terms of my Online and Mobile Agreement with National Capital Bank, I hereby authorize National Capital Bank to initiate deposits and/or withdrawals to/from my eligible National Capital Bank accounts and each registered External Account indicated previously at the depository institution(s) named above and to deposit and/or withdraw to and from such accounts for (a) various amounts at varying times by making on-demand transfers pursuant to my instructions, and/or (b) for a fixed amount at the frequency I have selected by making recurring transfers pursuant to my instructions. If any transfer date falls on a weekend or holiday, I understand and agree that the transfer may be executed on the next business day.

I hereby represent and warrant that I have all necessary right, power and authority to debit and credit the External Account(s) identified above, and that all information entered above is complete and accurate. I agree that ACH transactions I authorize comply with all applicable law.

Should an incorrect amount be withdrawn from or deposited to my External Account(s) or my National Capital Bank account(s), I authorize National Capital Bank to correct the error by debiting/crediting my External Account(s) or my National Capital Bank account(s).

This authorization is to remain in full force and effect until National Capital Bank has received written notification from me of its termination in such time and in such manner as to afford National Capital Bank a reasonable opportunity to act on it. I will send my notice to: National Capital Bank Attention: Deposit Operations, 316 Pennsylvania Avenue, SE, Washington, DC 20003.

Any modifications to my authorization (e.g., addition of certain outside banks) must be made through Online Banking. I acknowledge that the origination of ACH transactions must comply with the provisions of applicable law and the rules of the National Automated Clearing House Association (NACHA). I request the financial institution that holds my External Account to honor all transfers initiated in accordance with this authorization form.

***I agree to print this ACH Authorization and retain a paper copy or electronic copy.**