

Need Investment Advice?

In today's ever challenging economy it is important to have a sound financial plan in place. NCB would like to encourage all of its customers to seek investment guidance to help pursue their financial goals.

NCB offers a full array of planning and investment services including mutual funds, annuities, stocks and bonds, self-directed IRAs, life insurance, and tax-free investments.

Contact R. Andrew Didden, Vice President and Investment Adviser Representative, for individually tailored financial planning and advice. Give him a call today at 202-546-9310 or stop by the Main Office to discuss your financial planning needs.



Securities and investment advisory services offered through Financial Network Investment Corporation, member SIPC. Financial Network is not affiliated with The National Capital Bank of Washington. Mutual funds, annuities and other investments available through Financial Network Investment Corporation are not deposits, are not insured by the FDIC or any other regulatory agency, and are not obligations of or guaranteed by The National Capital Bank of Washington or any other affiliated entity. Returns on such investments will fluctuate and investments are subject to risks, including the possible loss of principal.

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THE NATIONAL CAPITAL BANK

Bank Notes



Be Paper Free!

There are many advantages to getting your bank statements sent to you by email. eStatements are now available to customers who use Online Banking. Among the numerous benefits of subscribing to our eStatement service are:

Secure eStatements are delivered to your authorized email address and are secured using your unique Online Banking ID and password. No more envelopes lying around where sneaky thieves can open and read them.

Fast No more waiting for your account information by U.S. mail. eStatements are distributed minutes after they are prepared by the Bank.

Accessible eStatements can easily be saved to your computer for as long as you like. In addition, we'll archive your last 12 months of statements online so that you can retrieve a year's worth of statements all at once.

Eco-friendly eStatements save paper and reduce waste.

In addition, National Capital Bank will make a contribution to our friends at Trees for Capitol Hill for each person who signs up for eStatements. This hard working community organization has been beautifying our city for almost twenty years and we are excited to be able to further support their efforts.

Signing up for eStatements couldn't be easier. If you are already an Online Banking customer, look for the "eStatements" tab after you log-in. If you are not already an Online Banking user, you can click on the "Enroll Now" button on NCB's homepage to get started or talk to a Bank representative the next time you come visit.

Summer 2010

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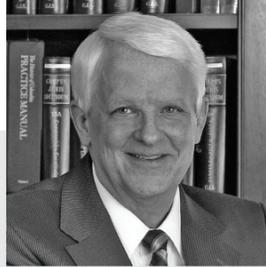
NCB Gets an A+

PIN NowSM

**Need Investment
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CHAIRMAN'S MESSAGE



We've had a great start to 2010 at National Capital. The Bank continues to grow our family of customers at a very satisfying rate. We credit much of the increase to the national Move Your Money movement that encourages folks to move from the big, impersonal megabanks to local banks that support our communities. Our recent rating as the only A+ financial institution in the D.C. metro area by Weiss Safety Ratings further strengthens our position as one of the very safest banks in the country. Only 24 banks achieved this coveted rating out of a possible 7,932. Thank you for helping to make us the best in the business! Be sure to spread the word to friends and family by sending them to www.MoveToNCB.com or ask them to contact one of our banking officers.

This year we will be saying goodbye to Donald Didden who retires from the Bank after 41 years of dedicated service. Don deserves a special thank you for his commitment and dedication to the Bank. Thankfully, he has consented to remain a member of our Board to help guide us as we face future challenges. If you haven't met the fifth generation of Diddens at the Bank, please introduce yourself to Andy, David and Melissa the next time you're in the office.

Please know that it's your continued loyalty that makes National Capital Bank thrive. We're the best because you are the best!

Richard A. Didden

Richard A. Didden
Chairman and CEO

Employee Profile: Meet David Glaser

NCB would like to officially introduce David M. Glaser, Vice President of Business Development for the Bank. Dave has been working primarily at the Main Office since January to develop new business relationships for the Bank. With over 27 years of experience in community banking, exclusively in the Washington D.C. area, the Bank is confident that he'll be a great asset to the NCB team. Dave previously worked for McLachlen National Bank (later Citizens Bank of Washington) and Adams National Bank. During his 14 years with Adams, David held the positions of Branch Manager & Business Development Officer and most recently Senior Vice President of Retail Administration and Corporate Services.



David resides in Arlington and is actively involved in a variety of corporate, civic and ecclesiastical boards and committees. A graduate of the College of Wooster, he also holds several certificates of achievement from the American Bankers Association and Bank Administration Institute. If you know someone who would be interested in banking with NCB, let Dave know and he'd be happy to follow-up with them.

It's a Great Time to Buy a House!

If you're in the market to buy a new home, you couldn't have picked a better time! As you look over your options, please consider The National Capital Bank for your real estate loan. We're sure to have the right financing options for you. A real estate loan with NCB means:

- No points or junk fees charged
- Cumbersome escrows are not required
- Fast turnaround time
- Competitive rates
- We process and service all of our loans in-house – they stay in our community

NCB doesn't offer exotic loan products, but we do offer straightforward financing to responsible customers.

If you're considering a new home mortgage, a refinance, a home equity line, or if you're a real estate agent looking to better serve your clients, National Capital Bank is the premier choice.



NCB Gets An A+

The National Capital Bank was once again rated A+ for financial strength by Weiss Ratings. NCB is one of only 24 banks to receive the A+ rating out of 7,932 banks in the country. We are proud to be in our 121st year of service to the community and to continually maintain such a high level of strength and stability.

In addition to being one of the country's strongest banks, you should also know the following about banking with The National Capital Bank of Washington:

- Your money stays in the community and is put to work financing local businesses, home ownership, and vital community services.
- NCB supports a variety of local charities, non-profits and service organizations often overlooked by the big banks.
- Our directors, officers and employees are part of the community. They live, invest, worship and volunteer in our neighborhoods.
- 100% of our loan are maintained on the Bank's books. No sub-prime lending, CDO's or other Wall Street gambles.
- NCB offers the same products and services that big banks offer, at reasonable prices, delivered by trusted banking professionals.

TheStreet.com Ratings

In This Section... Unlimited Ratings Subscriber Login

Strongest Banks and Thrifts

The following U.S. banks and thrifts received the highest ratings from Weiss Ratings. Data as of 03/25/2010

Company Name	State	TheStreet.com Financial Strength Rating
SUMITOMO TRUST & BANKING CO	NJ	A+
OPTUMHEALTH BANK INC	UT	A+
CITIZENS 1ST BANK	TX	A+
ROSEDALE FS&LA	MD	A+
ELIZABETHTON FSB	TN	A+
COMMUNITY NATIONAL BANK & TR	TX	A+
APPLIED BANK	DE	A+
GERMANTOWN TRUST & SAVINGS BK	IL	A+
NATIONAL CAPITAL BANK OF WA	DC	A+
FIRST NATIONAL BANK	MO	A+
NEW ERA BANK	MO	A+
FIRST NATIONAL BK LIVINGSTON	TX	A+
AMERICAN BANK	WI	A+
ST HENRY BANK	OH	A+
FIRST STATE BANK OF BURNET	TX	A+
DRUMMOND COMMUNITY BANK	FL	A+
KENTUCKY-FARMERS BANK	KY	A+
VIRGINIA BANK & TRUST COMPANY	VA	A+
PEARLAND STATE BANK	TX	A+
FIRST NATIONAL BK IZARD CNTY	AR	A+

PIN NowSM

PIN NowSM is a convenient way to access cash from your NCB MasterCard or VISA credit card right when you need it! With PIN NowSM, you can change the Personal Identification Number (PIN) that was sent when your MasterCard and VISA credit cards were first issued. Just call 888-891-2435 to change your PIN.

By having a PIN that is easy to remember, you'll have a back-up plan if you ever need to access cash from your credit card. You can also use your card at ATM machines worldwide for quick cash in the currency of that locality.