

EXPLANATION OF SOME OF OUR KEY SERVICES AND CHARGES

Here are details about **Rewards Checking** services.

MONTHLY SERVICE CHARGE:		
Monthly Service Charge:	\$8.95	Includes free Debit Cards, usage of Capital One Bank image-enabled ATMs and access to our extensive branch network.
Ways To Avoid Monthly Service Charge: No monthly service charge when you have ONE of these during each statement cycle	<ul style="list-style-type: none"> • \$300 minimum daily balance OR • A single monthly Direct Deposit of at least \$250. 	

KEY ACCOUNT TERMS AND CHARGES:		
Minimum Deposit to Open Account:	\$50	A minimum deposit is required at time of account opening.
Account Closure Charge:	Free	Unlike some other banks, if you should decide to close your account, we won't charge you a fee.
Earns Rewards:	Yes	Earn rewards miles automatically when you sign, swipe or click.
Pays Interest:	No	This account does not earn interest.
Online Banking and Bill Pay:	Free	There is no charge for Online Banking or Bill Pay with this account.

ATM CHARGES:		
Capital One Bank ATMs:	Free	When you use a Capital One Bank branded ATM to complete any transaction.
Domestic Non-Capital One Bank ATMs:	\$2	For transactions made at non-Capital One Bank ATMs in the U.S. (plus any fees the ATM owner charges).
International ATMs:	\$2 per transaction plus 3% of the total transaction amount	For transactions made at ATMs outside of the U.S., Puerto Rico, and the U.S. Virgin Islands. This international ATM charge is in addition to fees that may be charged by the ATM operator.

OPTIONS TO MANAGE OVERDRAFTS:

ATM and Debit Cards:		
Option 1: (Default)	You don't opt in to overdraft coverage on ATM and everyday debit card transactions	These transactions will generally be declined. We won't charge a fee for these transactions.
Option 2:	You opt in to overdraft coverage	We may pay your everyday ATM and debit card transactions, at our discretion, when you don't have enough money available. You will incur a charge of \$35 per item that we have paid on your behalf.
Overdraft Transfer:		
Linked to Line of Credit:	\$10	If you are enrolled, when applicable, a single transfer will be initiated by Capital One Bank at the end of the business day to cover overdraft transactions. Interest charges may also apply. You will also incur a \$25 per year charge if you enroll in this service.
Linked to Checking or Savings Account:	\$10	If you are enrolled, when required, a single transfer will be initiated by Capital One Bank at the end of the business day to cover overdraft transactions. Transfer charges are waived for certain checking accounts.

OVERDRAFT-RELATED CHARGES:

Overdraft:	\$35	If we choose to pay a transaction (debit, ATM, check, ACH, etc.) even though it takes your account balance below zero. This fee only applies to debit and ATM transactions if you opt in.
Non Sufficient Funds or Funds Not Available (NSF):	\$35	If we choose to decline a check or ACH transaction due to insufficient funds or unavailable funds in your account. These transactions may be subject to additional charges or penalties charged by the payee.
Extended overdraft charge:	Free	Some banks charge for keeping a negative account balance for consecutive days. We will not charge you for this.
Maximum number of overdraft fees per day:	4	We won't charge your account more than 4 fees (overdraft or NSF) in a day.
Overdraft Fee Threshold:	\$5	We won't charge you if your account is overdrawn \$5 or less at the end of the business day.

WAYS TO AVOID OVERDRAFT CHARGES:

- Use online, mobile and telephone banking to stay on top of your account.
- Set up low balance and overdraft alerts by text, email or phone call (carrier fees may apply).
- Make a no-cost transfer between your Capital One Bank accounts either through Online Banking, at a Capital One Bank ATM or at your local branch.
- Make free transfers to your account from most other banks and brokerage firms.
- Apply for a line of credit to cover overdrafts—it may be less expensive than our courtesy overdraft service.
- If you have previously opted in to have ATM withdrawals and everyday debit card transactions considered for overdraft coverage, you can opt out anytime. Or, if you prefer, you can opt out to have all types of transactions declined if they would cause an overdraft.

HOW DEPOSITS AND WITHDRAWALS WORK:

The Order in Which Withdrawals and Deposits Are Processed:

We will generally post items to your account using the following priority:

1. All deposits to your account, including interest and point-of-sale (debit card) credits.
2. Checks presented at a branch for cashing, electronic withdrawals consisting of wire transfers, ATM withdrawals and on-line transfers.
3. Other checks, ACH payments, automated loan payments, and point-of-sale (debit card) transactions.

We will post debits within each category above from highest to lowest dollar amount.

When Your Deposits Are Available: (Funds Availability Policy)

SAME BUSINESS DAY

- Electronic deposits received (i.e., Direct Deposit or wire transfer).

NEXT BUSINESS DAY

- Our general policy is to make your funds available for withdrawal on the first business day after the day we receive your deposit.
- State and Local Government checks, Cashier's, Certified or Teller's Checks and Traveler's Checks if the checks are payable to you and you request that the teller use a special deposit slip when processing your deposit.

SECOND BUSINESS DAY

- In some cases, we may delay your ability to withdraw funds beyond the FIRST business day. The delayed funds will generally be available by the SECOND business day after the day of deposit; however the first \$200 will be available on the first business day.

LONGER DELAYS MAY APPLY

- Funds you deposit by check may be delayed for a longer period under certain circumstances.
- We will notify you if we delay your availability to withdraw funds for any reason and we will tell you when funds will be available.

BUSINESS DAY AND CUT OFF TIMES (when deposits are considered received)

- A "business day" is everyday except Saturdays, Sundays and federal holidays
- Deposits made at a branch after 2pm local time will be credited the next business day. Deposits made at an ATM after 3pm ET/2pm CT will be credited the next business day. (9pm ET/8pm CT as of September 12, 2012)

RELATED CHARGES:

Stop Payment:

\$35 per item

A request by the customer not to honor a specified check drawn on his or her account balance before it is paid.

Deposited Item Return Charge:

\$10

For each item you deposit or cash that is returned unpaid. *Example:* You deposit a check from someone who didn't have enough money in their account. The amount of the deposit will be subtracted from your balance and you will be charged the Deposited Item Return Fee.

OPTIONAL SERVICES

You may never need any of these services, but we want to provide you with the charges that apply if you need them.

STATEMENT SERVICES:		
Statement Balancing:	\$20 per hour	Capital One Bank will balance your account for you. There is a \$10 minimum charge.
Snapshot Statement: (without checks)	\$5 per statement	Printing a statement of your account transactions from the last statement date through the mid statement date you provide.
Statement Copy:	\$5 per statement	Providing additional copies of your statement that you pick up at a branch or ask us to fax or mail.
Statement Copy from Online Banking:	Free	Download and print statement copies from the past 18 months using Online Banking.

WIRE TRANSFER SERVICES:		
Domestic and Foreign Incoming:	\$15 per transfer	A wire transfer that is deposited into your account from another bank account.
Domestic Outgoing:	\$25 per transfer	A wire transfer that you send from your account to another U.S. bank account.
Foreign Outgoing:	\$40 per transfer if wire is in foreign currency \$50 per transfer if wire is in US dollars	A wire transfer that you send from your account to a bank account outside of the U.S.

MISCELLANEOUS:		
Orders for Checks or Supplies:	Varies (based on items ordered)	An order of personal checks, deposit slips or other.
Cashiers Check:	\$10 per check	A check guaranteed by the bank.
Document Copies:	\$5 per item	Capital One Bank will provide paper copies of some documents that you request.
Account Research:	\$20 per hour	Capital One Bank will research your account for you. There is a \$10 minimum charge.
Collections (Domestic):	\$20 per item	Capital One Bank facilitates payment for a non check item drawn on a U.S. bank such as a draft.
Collections (Foreign):	\$35 per item	Capital One Bank facilitates payment for an item that is drawn on a non U.S. bank.