ACCOUNT DISCLOSURE
CAPITAL ONE BUSINESS ENHANCED CHECKING

Today's Date:
Rates As Of:
User Name: BUSINESS BANKING

Bank Office Location: CAPITAL ONE N.A. HEADQUARTERS
Bank Office Address: 1680 CAPITAL ONE DRIVE
MCLEAN VA 22102
Bank Office Phone Number: (888) 755-2172
(Call for the most current information.)

Account Terms As Of:

Balance Requirements:	
Minimum Average Monthly Collected Balance Required to Avoid Monthly Cycle Service Charge	$25000.00

Monthly Cycle Service Charge:	
Monthly Cycle Service Charge	$35.00

Monthly cycle service charge waived if:

- Maintain an average monthly ledger balance of $25,000.00 or more in this checking account over the prior 30 day or 90 day period, whichever is higher.

Additional Information:

1. Accounts that are not properly funded within 90 business days of opening could be subject to closure
2. Monthly cycle service charge will be assessed beginning on the third statement cycle from account opening if above stated average monthly balance or additional product requirements are not met.
3. There is no fee for cash deposits during any statement cycle on this checking account. Capital One Bank reserves the right to convert an account should cash deposits exceed $40,000.00 for any statement cycle.
4. Any Business Enhanced Checking accountholder is eligible to open and maintain up to two (2) Business Basic Checking accounts with no monthly cycle service charge assessed on any of such accounts so long as the Business Enhanced Checking account remains open. Upon closing of the Business Enhanced Checking account, the monthly cycle service charge will be assessed as applicable on the Business Basic Checking account(s).

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Schedule of Miscellaneous Fees and Charges
Capital One Business Enhanced Checking

The fees listed below are effective as of July 3, 2025:

ATM Fees Capital One ATM (cash withdrawals, funds transfers, balance inquiries, cash deposits and check deposits)	$0
Allpoint and Moneypass ATMs[1] (cash withdrawals, cash deposits, funds transfers, and balance inquiries)	$0
All other ATMs Fee for cash withdrawals, funds transfers, and balance inquiries (You may be charged a separate fee for each of these actions.)	$2.00 each
Check Printing[2]	Varies
Non-sufficient Funds (NSF)/ Overdraft (OD)[3]	$35.00
Stop Payment	$35.00
Wire Transfer Services[4]	Incoming (Domestic) - $0.00, (Foreign) - $15.00 Outgoing (Domestic) - $25.00 (Foreign) In foreign currency - $40, In USD - $50
Safe Deposit Box Cashier's Check Pro Deposit Fees[5]	Varies for rental, opening, rekeying $10.00 $50.00 per month for Pro Deposit scanners

1. Cash deposits at select Allpoint® ATMs depend on your geographical location.

2. Fees depend upon style and quantity of checks ordered.

3. We may charge your account a fee for items drawn or transactions effected 1) that create an overdraft in your account or 2) on funds held for any reason, including legal process. Transactions resulting in imposition of this fee can be created by check, in-person withdrawal, ATM withdrawal (if you have authorized us to pay ATM transaction overdrafts) or other electronic means and may be charged whether or not the item or transaction is paid.

4. First 5 domestic outgoing wires are free each cycle.

5. ProDeposit is a remote deposit service specially designed to make cash management easier, especially for businesses that rely on check payments, have a small staff, or do not have easy access to a Capital One location or ATM.

Additional fees may apply. Please refer to a current Schedule of Fees and Charges available upon request at any of our banking offices.

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