

# Capital One Business Basic Checking

## Information about our services and fees

Account terms and charges		
Monthly service fee	\$15	Waive this monthly service fee by maintaining a \$2,000 minimum 30-day or 90-day average monthly ledger account balance—whichever is greater. If you have a Capital One Business Enhanced Checking account, you are eligible for 2 Capital One Business Basic Checking accounts with this monthly service fee waived, regardless of balance. Fee can be waived for businesses classified as non-profit for Basic Checking product.
Earns rewards	No	This account does not earn rewards.
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.
Account transaction fees		
Cash deposits	Up to <b>\$5,000</b> per month with no fee. After that, it's <b>\$1</b> per <b>\$1,000</b> .	In each statement cycle, you can deposit up to \$5,000 in cash to your Basic Checking account without incurring a cash deposit fee. After that, you will be charged \$1 per \$1,000 you deposit.
ATM charges		
Capital One Bank, MoneyPass® and Allpoint® ATMs	Free	There are no ATM fees when you use Capital One, MoneyPass® and Allpoint® ATMs.
ATMs outside of Capital One ATM network	\$2 per withdrawal	Transactions made at ATMs other than Capital One, MoneyPass® and Allpoint® ATMs require an ATM fee, in addition to any fees the ATM owner charges.

If you have any questions, please visit [www.capitalone.com/small-business-bank](https://www.capitalone.com/small-business-bank). If you wish to contact us, please visit [www.capitalone.com/help-center/contactus/small-business-support](https://www.capitalone.com/help-center/contactus/small-business-support). For the Funds Availability Policy, please review the Rules Governing Deposit Accounts at [www.capitalone.com/banking/disclosures/rules-governing](https://www.capitalone.com/banking/disclosures/rules-governing). You can also contact us at 1-888-755-2172. For full set of fees, or for fees not listed above, please ask your Branch Ambassador or your Banker. Complete disclosures and terms and conditions are provided at account opening. Products and services offered by Capital One, N.A., Member FDIC. Revised December 2023.

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## Optional services and fees

Below are the charges that apply for these services, should you choose to use them.

Wire transfer services		
<b>Domestic incoming and outgoing</b>	<b>\$15</b> per incoming transfer <b>\$25</b> per outgoing transfer	An incoming wire transfer is deposited into your account from another U.S. bank account. An outgoing wire transfer takes funds from your account and deposits them into another U.S. account.
<b>Foreign incoming and outgoing</b>	<b>\$15</b> per incoming transfer <b>\$40</b> per outgoing transfer if in foreign currency <b>\$50</b> per outgoing transfer if in U.S. dollars	An incoming wire transfer is deposited into your account from a non-U.S. bank account. An outgoing wire transfer takes funds from your account and deposits them into a non-U.S. account.

Miscellaneous		
<b>Orders for checks or supplies</b>	<b>Varies</b> (based on items ordered)	Capital One can provide business checks, deposit slips and other supplies for a fee.
<b>Cashier's check</b>	<b>\$10</b> per check	Capital One can provide cashier's checks that are guaranteed by the bank.
<b>Non-sufficient Funds (NSF)/ Overdraft (OD)/ Uncollected Funds (UNC)</b>	<b>\$35</b>	Fee triggered when transaction would bring account balance below \$0, either paid (OD) or unpaid (NSF).
<b>Stop payment</b>	<b>\$35</b>	Fee to stop in-process payment.

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