

Business Advantage Savings

Information about our services and fees

Account terms and charges

Monthly service fee	\$3	Waive this monthly fee by keeping a collected balance range over \$300. The collected balance equals cash deposited plus non-cash items (for example, checks) for which we have received credit.
Monthly transactions limit	6 per month	If you repeatedly exceed this monthly transactions limit, your savings account could be converted to a checking account or closed.*

Account transaction fees

Cash deposits	Up to \$10,000 per month with no fee. After that, it's \$1 per \$1,000 .	In each statement cycle, you can deposit up to \$10,000 in cash to your Basic Advantage Savings Account without incurring a cash deposit fee. For amounts greater than \$10,000, you will be charged \$1 per \$1,000 you deposit.
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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.

*Please refer to the Rules Governing Deposit Accounts at www.capitalone.com/bank/disclosures/rules-governing/ for transaction limits applicable to this account.

If you have any questions, please visit www.capitalone.com/small-business/bank/. If you wish to contact us, please visit www.capitalone.com/help-center/contact-us/. For the Funds Availability Policy, please review the Rules Governing Deposit Accounts at www.capitalone.com/bank/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 February 2024.

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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		
Domestic incoming and outgoing	\$15 per incoming transfer \$25 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.
Foreign incoming and outgoing	\$15 per incoming transfer \$40 per outgoing transfer if in foreign currency \$50 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		
Orders for checks or supplies	Varies (based on items ordered)	Capital One can provide business checks, deposit slips and other supplies for a fee.
Cashier's check	\$10 per check	Capital One can provide cashier's checks that are guaranteed by the bank.
Non-sufficient Funds (NSF)/ Overdraft (OD)/ Uncollected Funds (UNC)	\$35	Fee triggered when transaction would bring account balance below \$0, either paid (OD) or unpaid (NSF).
Stop payment	\$35	Fee to stop in-process payment.

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