

Capital One Business Premier Checking

Information about our services and fees

Account terms and charges

Monthly service fee	\$99	Waive this monthly service fee by maintaining an average monthly collected balance of \$100,000 or more in your Premier Checking account(s). Monthly cycle service charges will be assessed beginning on the fifth statement cycle from account opening or following the date of conversion for converted accounts. If an account fails to enroll in Business Premier Checking Treasury Management Services, a monthly cycle service charge up to \$25 may apply. Contact your Business Banker for additional details.
Additional checking accounts	First 5 free, \$25 monthly service charge per account after	Up to 5 Premier Checking accounts may be linked at no additional charge. Any Premier Checking accounts in excess of 5 will incur a \$25 monthly service charge per account.
Earns rewards	No	This account does not earn rewards.
Pays interest	No	This account does not earn interest.
Online banking	Free	There is no charge for online banking with this account.
Online bill pay	Free for select options	There are no charges to use online bill pay with this account and no fees for select bill pay payment methods, such as payments by ACH. Fees apply for other payment methods, such as payments by credit card.

Account transaction fees

Cash deposits	\$5 per deposit ticket for deposits with a teller	Assessed per each applicable deposit appearing on a single deposit ticket. Premier Checking customers can also deposit cash at Capital One and select Allpoint® ATMs, which are not subject to cash transaction fees.
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ATM withdrawal charges

Capital One Bank, MoneyPass® and Allpoint® ATMs	Free	There are no ATM fees when you use Capital One, MoneyPass® and Allpoint® ATMs to withdraw cash.
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.

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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	Domestic Incoming wires are free . Your first 10 domestic outgoing wires are free each month. After that, \$10 will be charged per transfer.	This price applies when you use the Treasury Management Intellix platform. Standard pricing will apply when wires are sent or received through online banking, branch locations, call center or email. Contact your Business Banker for additional details.
Foreign incoming and outgoing	Foreign incoming wires are free . Your first 10 international outgoing wires (USD) are free each month. After that, \$10 will be charged per transfer.	This price applies when you use the Treasury Management Intellix platform. Standard pricing will apply when wires are sent or received through online banking, branch locations, call center or email. Contact your Business Banker for additional details.
Treasury Management Services		
Remote Deposit Capture (RDC) monthly service fee	\$0 monthly service fee with single-feed scanner included at no charge . Multi-feed scanner cost varies.	You may qualify for one free single-feed scanner machine or a multi-feed scanner machine of a selected model if you deposit over 30 checks per cycle in the previous 2 cycles via RDC. RDC service enrollment is subject to approval. Cancellation fees may apply. Contact your Business Banker for additional details.
Reverse Positive Pay fraud protection	\$0	Reverse Positive Pay allows you to make a payment or return decision for checks presented for payment and is included at no charge. Additional fraud protection services available for a fee.
Miscellaneous		
Non-Sufficient Funds (NSF)/Overdraft (OD)	\$35	Fee triggered when transaction would bring account balance below \$0, either paid (OD) or unpaid (NSF).

If you have any questions, please visit www.capitalone.com/small-business/bank/ or contact your Business Banker. For additional support, 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 Business Banker. Complete disclosures and terms and conditions are provided at account opening. Cash deposits at select Allpoint® ATMs depend on your geographical location. Find ATMs near you that accept cash deposits using Capital One's Location Finder. For any account that is not enrolled in Business Premier Checking Treasury Management Services, Capital One reserves the right to convert the account to another business product type. Limit one (1) Business Premier Checking Treasury Management Services package per customer Taxpayer Identification Number. Limit one (1) Treasury Management product-based service charge waiver per customer Taxpayer Identification Number when the above-stated minimum average monthly collected balance is met. Products and services offered by Capital One, N.A., Member FDIC. Revised July 2025.