

360 Checking[®]

Explanation of Various Key Services and Charges

Here are some details about **360 Checking** services.



Key Account Terms and Charges

Monthly Service Charge	Free	No monthly service charge. Includes free debit card and use of Capital One [®] image-enabled ATMs.
Balance Requirement	None	No minimum balance requirement to maintain this account.
Minimum Deposit to Open Account	None	No minimum deposit required at time of account opening.
Pays Interest	Yes	This account does earn interest.
Send Money with Zelle Payments and Bill Pay	Free	There's no charge for "Send Money with Zelle" (person-to-person) payments or Bill Pay with this account.

ATM Charges

Capital One-Branded ATMs	Free	When you use a Capital One-branded ATM to complete any transaction.
Allpoint [®] ATMs	Free	360 Checking lets you access over 38,000 fee-free Allpoint ATMs.
Other Bank ATMs	Free	We won't charge you for using a non-Capital One-branded ATM to complete any transaction. However, you may be subject to other fees from the ATM owner.

Overdraft Options

Auto-Decline	Free	We'll generally decline transactions that will cause you to overdraw your account. Pre-authorized transactions, like gas station purchases, may still overdraw your account, but we won't charge a fee when that happens.
Free Savings Transfer	Free	Link a 360 Savings [®] or 360 Money Market [®] account to your checking account, and if you overdraw your checking account, we'll initiate a single transfer at the end of the business day to cover overdraft transactions.
Overdraft Line of Credit	No Fee	If you are enrolled, when applicable, a single transfer will be initiated at the end of the business day to cover overdraft transactions. Interest charges will apply.
Next Day Grace	\$35 per overdraft transaction	Opt-in required. You have until 11:59 p.m. ET of the following business day to deposit funds to cover your overdraft amount to avoid any overdraft fees; an overdraft fee of \$35 per item will apply if your items are not covered in one business day. There are two options for Next Day Grace, depending on the type of transactions you want to cover.

Bounced checks written from your account will incur a \$9 non-sufficient funds (NSF) fee, regardless of coverage option.

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Ways to Avoid NSF Charges

- Use online, mobile, and telephone banking to stay on top of your account.
- Set up low balance alerts by text or email (carrier fees may apply).
- Make a no-cost transfer between your Capital One Bank accounts either through Online Banking, at Capital One-branded ATMs, or at your nearest location.
- Make free transfers to your account from most other banks and brokerage firms.
- Apply for an overdraft line of credit to cover overdrafts.

How Deposits and Withdrawals Work

The Order in Which Withdrawals and Deposits Are Processed

We'll post items to your account using the following priority:

- PIN-based debit card purchases, ATM transactions, withdrawals (including outgoing wire transfers), Send Money with Zelle transfers into a Capital One account, and any fees charged to your account are posted as they're received during the day.
- Other transactions are posted to your account in batches processed at various times throughout the day. We group similar transactions into a batch and then process them in a specific order: ACH credits, checks presented for payments, debit card transactions using a signature, and pre-scheduled transactions (such as Send Money with Zelle transfers to a non-Capital One account, ACH debits/electronic payments, and Mail a Check transactions). Generally, within each batch, credits are posted first followed by debits. Debit card transactions using a signature are posted in date and time order. Debits for pre-scheduled Send Money with Zelle transfers, Mail a Check, and Bill Pay transactions will post highest dollar amount to lowest. Everything else will be from lowest dollar amount to highest dollar amount.

When Your Deposits Are Available (Funds Availability Policy)

Same Business Day

- Electronic deposits received (i.e., direct deposit or wire transfer).
- Cash deposits.

Next Business Day

- Our general policy is to make funds from your check deposits available to you on the first business day after we receive the deposits.

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.
- ACH deposits will generally be available on the second business day.

Longer Delays May Apply

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

Business Day and Cutoff Times (when deposits are considered received)

- A "business day" is every day except Saturdays, Sundays and federal holidays.
- Check deposits made at an ATM after 9 p.m. ET/8 p.m. CT will be credited the next business day. Check deposits made via the Bank's Mobile Deposit remote deposit service after 5 p.m. ET/4 p.m. CT will be credited the next business day.

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Related Charges

Stop Payment	\$25 per item	A request by the customer not to honor a specified check drawn on his or her account before it's paid.
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Optional Services

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

Statement Services

Statement Copy from Online Banking	Free	Downloading and printing statement copies from the past two years using Online Banking.
Snapshot Statement (without checks)	Free	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 can request by calling us at 1-888-464-0727.

Wire Transfer Services

Domestic Incoming	Free	A wire transfer that's deposited into your account from another bank account.
Domestic Outgoing	Up to \$40 per transfer	A wire transfer that you send from your account to another linked U.S. bank account or pre-approved list of title companies.

Miscellaneous

Orders for Checks	\$5 per checkbook, first one is free	An order of personal checks.
Cashier's Checks	\$20 online with overnight shipping \$10 in branch	A check guaranteed by the bank.
Document Copies	\$5 per item	We'll provide paper copies of some documents you request that can't be found online if you call us at 1-888-464-0727.
Account Research	Free	We'll research your account for you.
Collections (Domestic)	Free	We'll facilitate a payment for a non-check item drawn on a U.S. bank, such as a draft, if you call us at 1-888-464-0727.