

Spark 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- or 90-day average monthly ledger account balance, whichever is greater. If you have a Spark Unlimited Checking account, you are eligible for two Spark Basic Checking accounts with this monthly service fee waived, regardless of balance.
Minimum Deposit to Open Account	\$250	This minimum deposit is required when you open your account.
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 \$5,000 per month with no fee. After that, it's \$1 per \$1,000 .	In each statement cycle, you can deposit up to \$5,000 in cash to your Basic Checking Account without incurring a cash deposit fee. For amounts greater than \$5,000, you will be charged \$1 per \$1,000 you deposit.
Transactions	Free	There are no fees or limits on monthly transactions with this checking account.

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Optional services and fees

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

Statement Services

Statement Balancing	\$20 per hour	Capital One can balance your account for you. There is a \$10 minimum charge.
Snapshot Statement (without checks)	\$5 per statement	Capital One can print a statement of your account transactions from the last statement date through the mid-statement date you provide.
Statement Copy	\$5 per statement	Capital One can provide additional copies of your statement to be picked up at a branch, faxed or mailed.
Statement Copy from Online Banking	Free	You can download and print statement copies from the past 18 months using Online Banking.

Wire Transfer Services

Domestic Incoming and Outgoing	\$15 per incoming and \$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.
Document Copies	\$5 per item	Capital One can provide paper copies of certain documents.
Account Research	\$20 per hour	Capital One can research your account for you. There is a \$10 minimum charge.
Collections (Domestic)	\$20 per item	Capital One can facilitate payment for a non-check item such as a draft that is drawn on a U.S. bank.
Collections (Foreign)	\$35 per item	Capital One can facilitate payment for an item such as a draft that is drawn on a non-U.S. bank.
Legal Process	\$100 per order	Capital One can process garnishments, tax levies, or other court administrative orders against an account, whether or not the funds are actually paid.

If you have any questions, call us at **1-888-755-2172** or visit www.capitalone.com/small-business-bank/. For detailed account information or the Funds Availability Policy, please review the Rules Governing Deposit Accounts at www.capitalone.com/banking/disclosures/rules-governing.
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