

Spark Business Unlimited Checking[®]



Information about our services and fees

| Account Terms and Charges | | |
|---------------------------------|-------|--|
| Monthly Service Fee | \$35 | Waive this monthly service fee by maintaining a \$25,000 minimum 30- or 90-day average monthly ledger account balance, whichever is greater. Your Unlimited Checking account also qualifies you for up to two Spark Business Basic Checking [®] accounts with \$15 monthly service fees waived. |
| 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 | Free | Small businesses which qualify for Spark Business Unlimited Checking will not be charged fees associated with cash deposits. This checking account is designed for businesses with less than \$10 million in annual sales revenues and cash deposit needs under \$40,000 per month. If your business does not qualify, please talk to your banker about alternatives, such as vault services, that may better suit your business needs. To make sure you get the best product for your business, businesses that no longer meet these requirements may be converted into an alternate checking product. |
| Transactions | Free | There are no fees or limits on monthly transactions with this checking account. |

Spark Business

Unlimited Checking



Optional services and fees

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

Statement Services

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|---|--------------------------|---|
| 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 | Incoming wire transfers are free . First 5 outgoing wires per month are free . Additional outgoing wires are \$25 per 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.
Revised 7/2018