

# 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, MoneyPass® and Allpoint® ATMs	Free	There are no ATM fees when you use Capital One, MoneyPass® and Allpoint® ATMs.
Other Bank ATMs	Free	Capital One will not charge a fee for using an ATM outside our supported networks. However, if you use an ATM that is not branded with Capital One, MoneyPass® or Allpoint®, you may be subject to a charge by the ATM operator.

### 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 an eligible savings 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.
No-Fee Overdraft	Free	Opt in required. We will consider paying checks, ACH, and recurring debit card transactions that will cause your account to be overdrawn. You can also ask us to consider paying ATM and one-time debit card transactions.

## 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:**

- Real-time transactions: These post as they are received throughout the day, and include transactions such as PIN-based debit card purchases, ATM transactions, wires, some Zelle® transactions, and any fees charged to your account.
- Batch-processed transactions: These post 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 ACH debits/electronic payments. 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 Bill Pay transactions will post highest dollar amount to lowest. Other batch processing 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 \$275 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 after 9 p.m. ET/8 p.m. CT at an ATM or via the Capital One Mobile app will be credited the next business day.

## Related charges

### Stop payment

**Free**

A request by the customer not to honor a specified check drawn on his or her account before it's paid.

# 360 Checking



## 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 copies	Free	Downloading and printing statement copies using Online Banking.
Statement copy	Free	Providing additional copies of your statement that you can request by calling us at 1-877-383-4802.

### Wire transfer services

Domestic incoming	Free	A wire transfer that's deposited into your account from another bank account.
Domestic outgoing	Up to <b>\$30</b> 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	<b>\$20</b> per 50 quantity checkbook, <b>\$25</b> per 100 quantity checkbook, first checkbook (50 quantity) is free.	An order of personal checks.
Cashier's checks	<b>\$20</b> online with overnight shipping, <b>\$10</b> in Capital One Location.	A check guaranteed by the bank.
Document copies	Free	We'll provide paper copies of some documents you request that can't be found online if you call us at 1-877-383-4802.
Account research	Free	We'll research your account for you.