

# 360 Checking

## Explanation of Various Key Services and Charges

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



### Key Account Terms and Charges

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

### ATM Charges

<b>Capital One-Branded ATMs</b>	<b>Free</b>	When you use a Capital One-branded ATM to complete any transaction.
<b>Allpoint® ATMs</b>	<b>Free</b>	360 Checking lets you access over 40,000 fee-free Allpoint ATMs.
<b>Other Bank ATMs</b>	<b>Free</b>	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

<b>Auto-Decline</b>	<b>Free</b>	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.
<b>Free Savings Transfer</b>	<b>Free</b>	Link to 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.
<b>No-fee Overdraft</b>	<b>Free</b>	Opt-in required. We will consider Checks, ACH and recurring debit card transactions. You can also ask us to consider ATM and one time debit card transactions as well

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## 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 \$225 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.

## 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.

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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

<b>Statement Copies</b>	<b>Free</b>	Downloading and printing statement copies using Online Banking.
<b>Statement Copy</b>	<b>Free</b>	Providing additional copies of your statement that you can request by calling us at 1-888-464-0727.

### Wire Transfer Services

<b>Domestic Incoming</b>	<b>Free</b>	A wire transfer that's deposited into your account from another bank account.
<b>Domestic Outgoing</b>	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

<b>Orders for Checks</b>	<b>\$7</b> per 50 quantity checkbook, <b>\$11</b> per 100 quantity checkbook, first checkbook (50 quantity) is free	An order of personal checks.
<b>Cashier's Checks</b>	<b>\$20</b> online with overnight shipping <b>\$10</b> in Capital One Location	A check guaranteed by the bank.
<b>Document Copies</b>	<b>Free</b>	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.
<b>Account Research</b>	<b>Free</b>	We'll research your account for you.

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