

# Capital One® Rewards Checking



## Free Checking that earns you rewards, plus an extra \$200†

With [Capital One® Rewards Checking](#)▲, not only do you get all the perks of a free checking account, but you also rack up rewards just for doing your normal, everyday banking activity.

Get free checking: no monthly service fee and no minimum balance requirement.

Get automatic rewards for everyday banking (debit card use, ATM withdrawal, online bill pay).\*

Get cash, travel, merchandise rewards. You choose.

To get \$200 for using direct deposit, simply visit your [local branch](#) to open your account. Bring the mail piece you received and mention promo code RC2!



[Learn More.](#)



[Call 1-888-855-BANK.](#)



[Visit a Branch Near You.](#)

▲ \$50 minimum opening deposit required. Bank rules and regulations apply. Ask us for details.

† The Capital One, N.A., payroll/direct deposit reward promotion is effective for sixty (60) days following the day of a consumer's receipt via U.S. Mail of the required invitation addressed to his/her attention. To qualify for the \$200 cash reward, you must present this mailer you received when you open a Capital One Bank branch personal checking account during the promotional period and enroll in payroll/direct deposit within 90 days of account opening. Qualifying individuals will receive a \$200 credit to their checking account approximately 6-8 weeks after the first payroll/direct deposit transaction is posted to the account. Limit one reward per customer.

\* Customer will earn 10 miles for every debit card purchase, 10 miles for every electronic bill payment transaction via Online Bill Pay and recurring pre-authorized payment (up to 10 transactions per month), and 5 miles for all other customer-initiated withdrawal transactions (up to 10 transactions per month). Rewards do not accumulate for fees of any kind, such as non-sufficient funds (NSF) fees. Miles will be applied to the rewards balance on a monthly basis within 60 days after the end of each month. Limit one personal Rewards Checking account per customer. Capital One has the right to change or cancel this rewards program at any time.

Anniversary Bonus: The customer will receive an anniversary bonus of 1000 miles each year the checking account is open and has had at least one debit card purchase transaction in the previous year. Bonus will be applied to the rewards balance within 60 days of the anniversary of enrollment of the account in Rewards.

Account Opening Bonus for New Accounts: Customers will receive a one-time bonus of 1000 miles when a new account is opened and the first transaction posts to the checking account. This bonus will be applied to the rewards balance within 60 days of the transaction amount posting to the account.

Direct Deposit Bonus for New Accounts: Customers will receive a one-time bonus of 4000 miles when the first direct deposit transaction posts to a new checking account. This bonus will be applied to the rewards balance within 60 days of the transaction amount posting to the account.

The number of miles required by the customer for travel redemption will depend on the cost of the itinerary chosen by the customer at the time of redemption. The mileage requirement is as follows: 15,000 miles are required for tickets up to \$150.00; 35,000 miles are required for tickets from \$150.01 up to \$350.00; 60,000 miles are required for tickets from \$350.01 up to \$600.00. For tickets over \$600.00 in value, the required number of miles will be determined by multiplying the cost of the ticket by 100 (ex., \$768 ticket requires 76,800 miles). The number of miles required to redeem for non-air travel redemptions will vary by rewards product and are subject to change at any time without notice. Customer can visit [www.capitalone.com/nohasslerewards](http://www.capitalone.com/nohasslerewards) to register the account and see a complete description of current redemption offers. Customer is responsible for all associated taxes, airport security charges, fuel surcharges and other usage fees required for travel. These charges will be included in the overall calculation to determine the appropriate number of miles required for redemption.

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Equal Housing  
Lender



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