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\$200



Rewards  
Checking



Automatic  
Rewards

**It all adds up to a great deal.**

**Get \$200 just by using your debit card, plus a rewarding checking account from Capital One Bank®.**

- **Earn rewards automatically** just by doing everyday banking—using your debit card, writing checks, paying bills online.
- Redeem and **get cash, travel, or merchandise**—transfer and combine rewards you earn with other Capital One® accounts to [redeem](#) even faster.<sup>1</sup>
- Get an **extra \$200** after 2 debit card purchases with 90 days.<sup>2</sup>

Opening an account is easy. Just call **1-888-855-BANK** (2265) and use promo code **RD2** to open your account. You can also bring a copy of this e-mail to your local branch. Get started today!

**Get Started**



**Call.**

**1-888-855-BANK** (2265)



**Click.**

[www.capitalonebank.com](http://www.capitalonebank.com)



**Visit.**

[a branch near you.](#)

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

<sup>1</sup>Transfer features only available for Capital One-branded rewards accounts in good standing (not overdrawn, in default, closed, suspended or otherwise not in good standing). No transfers to cash rewards accounts or with any Partner cards.

<sup>2</sup>The Capital One, N.A., Debit MasterCard purchase promotion begins at 12:01 a.m. Eastern Daylight Time (EDT) on October 7, 2010 and ends at 11:59 p.m. on November 30, 2010. The promotion is available to new bank checking customers only and is limited to consumers who have not opened a personal checking account and received a cash incentive in the previous 12

months. To qualify, you must make at least two purchases using your Capital One Bank Debit MasterCard within 90 days of account opening. You will receive a \$200 credit to your checking account approximately 6-8 weeks after your two debit card purchases transactions are posted to your account. Accounts must be in good standing (not in default, closed, suspended or otherwise not in good standing) to receive the cash incentive. This offer is valid on personal accounts only. This offer cannot be combined with any other Capital One Bank new account opening offer and is strictly non-transferable. Limit one debit card incentive offer per customer.

**Rewards Checking Rewards Program:**

Account holders will earn rewards for every debit card purchase: 10 miles for each non-PIN-based purchase (when 'credit' is chosen at checkout) and 5 miles for each PIN-based purchase (when debit/PIN is chosen at checkout). Account holders will also earn 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 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 consumer Rewards Checking account per customer and one checking account related bonus/premium per customer, per calendar year. Capital One has the right to change or cancel this rewards program at any time.

**Anniversary Bonus:** Account holders will receive 1,000 miles on the first rewards membership anniversary with us if at least one debit card purchase is made during the first membership year. This bonus will be applied to the rewards balance within 60 days following the rewards membership anniversary date.

**Account Opening Bonus for New Accounts:** Account holders will receive a one-time bonus of 1,000 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:** Account holders will receive a one-time bonus of 4,000 miles when the first direct deposit transaction posts to the checking account. Direct deposit must occur within 3 months of opening to qualify. 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 is 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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