

Cash Bonus Details: The promotion is limited to new Capital One Bank savings customers who have not received a cash incentive in the last 12 months. If you're an existing or former Capital One Bank or Capital One 360 customer or a Capital One Associate, you won't be eligible for this offer. To qualify for the \$400 bonus, you must open a Capital One Bank Essential Savings account, and deposit at least \$50,000 no later than 09/15/16 11:59 p.m., E.S.T. You will receive the \$400 credit to your savings account in approximately 6-8 weeks after completing the above conditions. Account must be in good standing (not in default, closed, or suspended, or otherwise not in good standing) to receive this 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 Bank savings account opening incentive offer per customer. Capital One Associates aren't eligible. Promotion advertised is only available in Texas.

***Essential Savings:** \$5 minimum opening deposit required. Advertised rates available for a limited time. As of 06/30/16, the following interest rates and APY apply to entire account balances:

Balance tier	Promotional Interest Rate	First Year APY	Non-promotional Interest Rate
\$0.01 - \$10,000.00	0.10%	0.10%	0.10%
\$10,000.01 - \$1,000,000.00	1.09%	0.80%	0.50%
\$1,000,000.01 and greater	0.50%	0.50%	0.50%

The promotional interest rate will expire 6 months after account opening. During the promotional period, the interest rate for each balance tier remains fixed. The disclosed annual percentage yield (APY) for each balance tier for the first year is based on the promotional interest rate that is in effect for the 6-month period and the assumption that the now current standard interest rate will be in effect for the rest of that year. However, the actual APY earned could be different since the standard interest rates are subject to change at any time at our discretion and without prior notice to you. Rates vary by region. The stated rates are currently available in Texas. There is no monthly cycle service charge for this account, and no minimum balance requirement to maintain the account. Money market and savings accounts are subject to statement cycle transaction limits. Promotional interest rates are only available to new savings customers. This account is not available for businesses.

*National Average for savings accounts by deposits as of 06/08/2016, Informa Research Services, Inc., Calabasas, CA, informars.com, based on balances of \$10,000. Although information has been obtained from various institutions, the accuracy cannot be guaranteed.

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