



A checking account that's music to your ears.

Open Account

Open a 360 Checking® account – and bank to a better beat with a year of Spotify® Premium on us. Here's how it works.

**Open an account**

Open a fee-free 360 checking account by April 30, 2018, and use the promotion code SPOTIFY.

**Set up direct deposits**

Receive 2 direct deposits of \$250 or more into your account.

**Tune in to Spotify**

Visit [spotify.com/premium](https://spotify.com/premium) to sign up for Spotify Premium and enjoy unlimited music, ad-free, anywhere you go.

Already have Spotify Premium or not interested?  
We'll still credit you \$150 to use however you'd like.

## Fee-free checking that's in tune with your life.

Earn interest on your everyday money with 360 Checking-up to 1.00% Annual Percentage Yield-with no monthly fees, minimums, or surprises to get in your way.

360 Checking is built for your on-the-go lifestyle. Deposit checks and pay bills from just about anywhere with our easy-to-use mobile app. Grab cash from our fee-free ATMs and popular retailers like Target®, CVS/pharmacy®, and Walgreens®. And enjoy coffee, free WiFi and some helpful Money Coaching at our Capital One® Cafés.

Sound like music to your ears? **Welcome to Banking Reimagined®.**

## Open Account

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Questions? Give us a buzz at [1-800-289-1992](tel:1-800-289-1992) to talk to a real person (8 a.m.–8 p.m., E.T., 7 days a week).

Here's how the bonus works: 1. Starting March 7th, 2018, accept the terms and conditions for your first 360 Checking account by April 30, 2018, 11:59 p.m. E.T. Enter promo code SPOTIFY 2. Receive 2 direct deposits of \$250 each within 60 days of accepting the terms. After that, you'll see a \$150 credit in your account within 60 days of receiving your second direct deposit. If you choose to sign up for or continue with a Spotify Premium subscription, then the \$150 credit will cover the cost of your subscription for 12 months. Credit will be applied to the new 360 Checking account. No purchase of or ownership of Spotify Premium necessary to receive offer. Bonus will be rewarded regardless of Spotify account status.

Capital One is only providing a credit to your 360 Checking account and is not prepaying your Spotify Premium Membership. You will still be billed monthly for your Spotify Premium membership, which you are responsible to pay. Membership based on Spotify's terms and conditions.

To qualify for the bonus, you must be the primary account holder, and this has to be your first 360 Checking account (this includes former Electric Orange accounts, too). You must be a legal resident in the greater Boston, MA, Seattle, WA or Austin, TX areas and enter promo code SPOTIFY upon opening to be eligible to receive the bonus. This offer cannot be combined with any other Capital One® or Capital One Bank® new account opening offer. 360 Checking account must be in good standing to receive the bonus. Direct deposits must be an electronic deposit of one of the following: your paycheck from your employer, Social Security/pension or other government benefits. Direct deposit is subject to employer or other payor options.

360 Checking rates are variable. Annual Percentage Yields (APYs) are effective as of 3/19/2018. 0.20% APY for balances \$0.00 to \$49,999.99. 0.75% APY for balances \$50,000 to \$99,999.99. 1.00% APY for balances of \$100,000 or more. Approval required.

Please see [www.fdic.gov](http://www.fdic.gov) for additional information. Web access is needed to use mobile banking. Check with your service provider for details of specific fees and charges.

Mobile Deposit is available in US and US territories. ATM functionality may differ by location.

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## PRODUCTS

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## CAREERS

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## LEGAL

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