



Business Checking

Small Business



Offer Extended: Available until August 31, 2018

Earn up to a **\$1,000** Bonus

Get \$250 for an average balance of \$25,000 for 6 months
Get \$1,000 for an average balance of \$100,000 for 6 months

Ready to take advantage of this limited-time offer?
Apply today at your nearest Capital One location.

[Find a location near me.](#)

Welcome to Business Checking

Your time is best spent managing your business—not worrying about your checking account. We worked with small business owners like you to develop a new suite of checking products tailored to your business needs. Explore below to find the account that suits you best.

Spark Business Basic Checking®

Spend less time worrying about fees and more time building your business. See how Basic Checking with unlimited transactions can help you manage your cash flow needs.

[Learn More](#)

Spark Business Unlimited Checking®

Enhance your everyday flexibility and control with even more account features. Unlimited Checking is designed to help your business run smoothly.

[Learn More](#)

Compare our checking products to see which works best for your business.

Basic

Unlimited

Product Description	With Spark Business Basic Checking, you get unlimited transactions each month, plus online and mobile banking	With Spark Business Unlimited Checking you get 5 free domestic wire transfers per month and have access to 2 Basic Checking accounts at no additional cost. And of course, you can make as many transactions as you want with no unexpected fees.
Transactions	Unlimited business transactions	Unlimited business transactions
Cash Deposits	Deposit up to \$5,000 in cash each month with no fee; \$1 for every \$1,000 deposited after that	No fee for cash deposits*
Wires	Standard wire fees apply	First 5 domestic wires free each month
Monthly Service Fee	\$15 monthly service fee	\$35 monthly service fee
Ways to Waive	\$15 monthly fee waived with \$2,000 minimum 30- or 90-day average balance	\$35 monthly fee waived with \$25,000 minimum 30- or 90-day average balance
Services Included	Online and Mobile Banking , Mobile Deposits and Online Bill Pay	Online and Mobile Banking , Mobile Deposits and Online Bill Pay

Talk to a banker about specialized checking accounts for more complex business needs, like IOLTAs and escrow.

Ready to Open an Account?

It's a cinch. Just visit a Capital One location and talk to a banking professional about your business. To save you time, we've created a list of documents to bring with you.

SEE WHAT YOU NEED TO BRING

Find a Location

Meet with a local banking expert to discuss your business goals and needs. Find your closest Capital One Bank location.

[Go](#)

Access Made Easy

Bank Location



Meet with a local banking expert to discuss your business goals and needs.

[Find a location](#)

Online



Manage your business accounts at your convenience.

[Learn more about Online Banking](#)

Mobile



Access your accounts on the go via your mobile device.

[Learn more about Mobile Banking](#)

Please ask us about the Rules Governing Deposit Accounts and for more information about transaction limits and other fees. Fees may reduce earnings in the account.

Bonus Offer:

The offer begins on May 1, 2018 and expires on August 31, 2018. The offer is available to new Capital One Business Checking account customers. To qualify, you must open a new Spark Basic or Unlimited Checking account before the offer expires. Financial institutions are not eligible for this offer.

To qualify for the offer, customers must fund from an external source. Any funds transferred from an existing Capital One bank account (consumer or small business) will not be counted toward the balance threshold for payment.

Customers that are new to Capital One Spark Business Checking who maintain an average daily balance of at least \$25,000 for each month during the six months after the month the account is opened will receive one payment of \$250. Customers that are new to Capital One Spark Business Checking who maintain an average daily balance of at least \$100,000 for each month during the six months after the month the account is opened will receive one payment of \$1,000. Payment will be credited to newly opened Spark Basic or Unlimited Checking accounts by April 30, 2019.

This offer is strictly non-transferable. Limit one offer per business, identified by Employer Identification Number (EIN), and can only be applied to one Spark Business Checking account that is open and in good standing. Newly opened checking account must be open and in good standing to receive the credit. For full details on Spark Business Checking products, visit <https://www.capitalone.com/small-business-bank/checking-accounts/>.

* There is no fee for cash deposits during any statement cycle on this checking account. Capital One Bank reserves the right to convert an account should cash deposits exceed \$40,000.00 for any statement cycle. Business Checking accounts are not intended for commercial clients with annual sales revenues exceeding \$10 million and Capital One may convert such clients into an alternate checking product.

PRODUCTS

ABOUT US

CAREERS

LEGAL

Contact Us

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Security

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