

# CHEVY CHASE® BANK

A division of Capital One, N.A.  
Schedule of Fees for Business Accounts

The following fees are accurate as of 09/02/2009. These fees are subject to change at any time.

## Small Business Banking Package

No fee if you maintain a minimum combined average daily collected balance in your Small Business Banking of \$5,000, otherwise, monthly fee will be \$17.00

Unlimited deposited items and checks paid

## Completely Free Small Business Checking per item

Monthly Fee None  
Total combined deposited items and checks paid 500 free per month then \$ .50  
Cash Deposits \$10,000 free per month then per \$1000 \$ 1.20

## Small Business Checking per item

No fee if you maintain a minimum daily balance of \$1,000, otherwise, the monthly account fee will be \$12.00

Total combined deposited items and checks paid 250 Free per month then \$ .30

## Commercial Checking per item

Monthly Fee \$13.00  
Checks Paid \$ .15  
Deposits Credited \$ .35  
Items Deposited \$ .10  
ACH Debits and Credits \$ .12  
Employee Payroll Check Cashing (per item) \$ .25  
Earnings Credit Rate Set monthly

## Organizational Interest Checking+ per item

Monthly Fee \$13.00  
Checks Paid \$ .15  
Deposits Credited \$ .35  
Items Deposited \$ .10  
ACH Debits and Credits \$ .12  
Employee Payroll Check Cashing \$ .25

## No Minimum Checking+ per item

Monthly Fee \$ 6.00  
Checks Paid 40 Free per month then \$ .25  
Items Deposited 100 Free per month then \$ .15

## Business Money Market\*

No fee if you maintain a minimum daily balance of \$10,000, otherwise monthly fee will be \$15.00

## Super Money Market\*

No fee if you maintain a minimum daily balance of \$25,000, otherwise monthly fee will be \$15.00

## Commercial Money Fund\*

No fee if you maintain a minimum daily balance of \$2,500, otherwise monthly fee will be \$10.00

## Super Statement Savings\*

No fee if you maintain a minimum daily balance of \$300, otherwise monthly fee will be \$ 5.00

## Business Check Card/ATM Card Fees per item

Chevy Chase Business Check Card FREE  
Acct. Transactions, Statements, Stamp Purchases at Chevy Chase Bank ATMS FREE  
PIN-based Transactions with Check/ATM Card \$ .50  
No charge for Completely Free Small Business Checking accounts  
STAR/PLUS/Visa Transactions at non-Chevy Chase Bank ATMs \$ 2.00  
Check Card Withdrawal at Visa Member Bank \$ 2.00  
Check/ATM Card Foreign Currency Conversion Fee 3%  
International Transaction Fee 3%

## Overdraft Protection

### Small Business Overdraft Protection

Line of Credit Annual Fee  
Small Business Banking Package \$50.00  
All other business checking \$75.00  
Savings/Money Market  
Overdraft Protection (charge per item) \$15.00

## Other Service Fees on All Accounts per item

Cash Deposits (per \$100) \$ .10  
Coin Order (per roll) \$ .10  
Currency Order (per strap) \$ .60  
Bulk Coin Deposits (per bag) \$ 5.00  
Night Drop Service (per bag) \$ 1.00  
Special Handling \$ 1.00  
Check and Electronic Transactions Presented Against Insufficient Funds or Funds on Hold (NSF) \$35.00  
Stop Payment Request \$32.00  
Verification of Deposit \$25.00  
Returned Deposit Item  
Third Party Item \$10.00  
Customer's Own Item \$12.00  
Cashier's Check \$10.00  
Temporary Check \$ 1.00  
Wire Transfer:  
Incoming - Domestic/International \$10.00  
Outgoing - Domestic \$20.00  
Outgoing - International \$40.00  
Coupon Redemption (per envelope) \$ 5.00  
Account Reconciliation  
Per hour or any fraction of an hour \$20.00  
Account Research  
Copies: Statements \$ 5.00  
Cancelled Checks \$ 5.00  
Transaction Slips \$ 5.00  
Signature Cards \$ 5.00  
Duplicate 1099 \$ 5.00  
Account Histories \$ 5.00  
Rush Orders \$25.00  
Collection Item Fee  
Domestic/Canadian \$10.00  
Foreign \$20.00  
Account Charge Off \$30.00  
Levy, Garnishment or Attachment \$100.00  
Early Account Closure Fee \$25.00

The opening balance requirement for all business checking accounts is \$100; \$50 for Super Statement Savings; \$25,000 for Super Money Market; \$2,500 for Commercial Money Fund; \$100 for Business Money Market.

\*Federal Regulations limit check, third party or pre-authorized withdrawals to six per month. Over this limit, there is a \$5.00 charge per excessive item transaction. Continued excessive transactions could result in account closure or conversion to another account type.

+ Only certain businesses such as sole-proprietors or non-profit organizations are eligible. Ask your Chevy Chase Bank Representative about specific eligibility requirements.

For pricing of special services, including Cash Management Services, please ask your Branch Manager.

We reserve the right to change these fees at any time.

Call 1-877-987-4BIZ (4249) with questions.