



Page 1 of 2
 Customer Service [REDACTED]
 www.capitalone.com

Dec. 16 - Jan. 15, 2017 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
 \$166.71 \$15.00 Feb 12, 2017



PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$750.00 Cash Advance Credit Limit: \$100.00
 Available Credit: \$583.29 Available Credit for Cash Advances: \$583.29

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	16 Month(s)	\$195

If you would like information about credit counseling services, call [REDACTED]

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$13.21	-\$407.92	+\$0.50	+\$560.92	\$166.71

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR [REDACTED]
 1 11 JAN Cap 1 ElecPhonePmt VRUAuthDate 11-JAN (\$407.92)

TRANSACTIONS FOR [REDACTED]
 1 22 DEC AMERICAN [REDACTED] \$206.45
 TK#: [REDACTED]
 PSGR: [REDACTED]
 ORIG: YYZ, DEST: LGA
 S/O: O CARRIER: AA SVC: V
 2 25 DEC GOOGLE *Magic Mirrorg.co/payhelp#CA \$0.99
 3 31 DEC PEACH AND LILY8003389152NY \$69.68
 4 03 JAN AMERICAN 00010269972350TORONTOON \$19.67
 CURRENCY: CAD EXCHANGE RATE: 1.334519573
 TK#: 0010269972350
 PSGR: [REDACTED]

Transactions continue on page 2

It's easy to set up your FREE account alerts:

First, "Log In" to Online Banking. Next, sign up by:

1. Clicking "Messaging and Alerts"
2. Clicking "Set Alerts"
3. Choosing the free alerts you'd like to receive

Your carrier may charge a fee for each text message alert you receive.

300007-C

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.40% P	\$11.20	\$0.00
Cash Advances	25.40% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.



Account ending in [REDACTED]

Due Date: Feb. 12, 2017
 New Balance: \$166.71
 Minimum Payment: \$15.00
 Amount Enclosed: .

PLEASE PAY AT LEAST THIS AMOUNT

ENJOY 24/7 ACCESS TO YOUR ACCOUNT

Log in and manage your account online at www.capitalone.com

- Pay bills
- Check your balance
- Review transactions

400018

[REDACTED]
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.

[REDACTED]
 Charlotte, NC 28272-1063



How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....
 City.....
 State..... Zip code

Phone.....
 Email.....

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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 11/01/16

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.



Platinum MasterCard Account ending in [REDACTED]
NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
 \$166.71 \$15.00 Feb 12, 2017

Credit Limit: \$750.00
 Available Credit: \$583.29
 Cash Advance Credit Limit: \$100.00
 Available Credit for Cash Advances: \$100.00

Previous Balance	-	Payments and Credits	+	Fees and Interest Charged	+	Transactions	=	New Balance
\$13.21		\$407.92		\$0.50		\$560.92		\$166.71

TRANSACTIONS CONTINUED

TRANSACTIONS FOR [REDACTED] (CONTINUED)
 ORIG: EBC, DEST: FEE
 S/O: O CARRIER: AA SVC: Y

5	04 JAN	HAAGEN DAZSWEST NYACKNY	\$18.42
6	04 JAN	1 LY 2WEST NYACKNY	\$79.50
7	12 JAN	SALLY BEAUTY #1907BROOKLYNNY	\$28.59
8	12 JAN	MADRAG 630086BROOKLYNNY	\$117.63
9	12 JAN	9 WEST OUTLET #2582BROOKLYNNY	\$19.99
Total for [REDACTED]			\$560.92
▶ Total Transactions This Period			\$560.92

FEES

1	14 JAN	MINIMUM INTEREST CHARGE	\$0.50
Total Fees This Period			\$0.50

INTEREST CHARGED

Total Interest This Period			\$0.00
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TOTALS YEAR TO DATE

Total Fees This Year			\$0.50
Total Interest This Year			\$0.00



Platinum MasterCard

Account ending in [REDACTED]

NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
 \$471.12 \$15.00 Mar 12, 2017



PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$750.00 Cash Advance Credit Limit: \$100.00
 Available Credit: \$278.88 Available Credit for Cash Advances: \$100.00

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	6 Years	\$847
\$18	3 Years	\$660

Estimated savings if balance is paid off in about 3 years: \$187

If you would like information about credit counseling services, call [REDACTED]

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$166.71	\$514.51	\$0.00	\$818.92	\$471.12

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR [REDACTED]

- 1 18 JAN CheapTix*7237924697077www.ctix.infoWA (\$14.51)
- 2 03 FEB Cap 1 ElecPhonePmt VRUAuthDate 03-FEB (\$500.00)

TRANSACTIONS FOR [REDACTED]

- 1 18 JAN CheapTix*7237924697077www.ctix.infoWA \$22.00
- 2 18 JAN AMAZON MKTPLACE PMTSAMZN.COM/BILLWA \$30.37
- 3 18 JAN WESTJET [REDACTED] \$104.61
- PSGR: [REDACTED]
- ORIG: YYZ, DEST: LGA
- S/O: O CARRIER: WS SVC: I
- 4 23 JAN AMAZON MKTPLACE PMTSAMZN.COM/BILLWA \$21.42
- 5 23 JAN APPLEBEES 981635500537GLENMONTNY \$48.48
- 6 24 JAN SUNOCO 0395691900 QPSALBANYNY \$30.03

Transactions continue on page 2

Introducing Samsung Pay
 Pay almost anywhere you can swipe or tap your card.
 Learn more at: www.capitalone.com/samsungpay

300075

Certain Capital One accounts are not eligible, including partner cards.

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.40% P	\$0.00	\$0.00
Cash Advances	25.40% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.



Account ending in [REDACTED]

Due Date New Balance Minimum Payment Amount Enclosed

Mar. 12, 2017

\$471.12

\$15.00

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PLEASE PAY AT LEAST THIS AMOUNT

Your new statement is coming next month. Redesigned with you in mind.

400025

Watch a video walk-through of your new simplified statement at: capitalone.com/MyNewStatement.

[REDACTED]
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.

[REDACTED]
 Charlotte, NC 28272-1063



How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

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Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....
 City.....
 State..... Zip code

Phone.....
 Email.....

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

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Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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 11/01/16

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.



Platinum MasterCard		Account ending in [REDACTED]
NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$471.12	\$15.00	Mar 12, 2017

Credit Limit:	\$750.00
Available Credit:	\$278.88
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$100.00

Previous Balance	-	Payments and Credits	+	Fees and Interest Charged	+	Transactions	=	New Balance
\$166.71		\$514.51		\$0.00		\$818.92		\$471.12

TRANSACTIONS CONTINUED

TRANSACTIONS FOR [REDACTED] (CONTINUED)

7	27 JAN	LAGUARDIA USA, LLCNEW YORKNY	\$29.50
8	31 JAN	WESTJET [REDACTED]	\$199.26
		PSGR: [REDACTED]	
		ORIG: LGA, DEST: YYZ	
		CARRIER: WS SVC: I	
		ORIG: YYZ, DEST: LGA	
		S/O: O CARRIER: WS SVC: I	
9	31 JAN	PEACH AND LILY8003389152NY	\$108.88
10	07 FEB	WENDY'S 8513GLENMONTNY	\$9.16
11	08 FEB	MACYS FLUSHINGFLUSHINGNY	\$84.92
12	08 FEB	ALDO US #2156WEST NYACKNY	\$52.17
13	08 FEB	EXPRESS#0215WEST NYACKNY	\$78.12
Total for [REDACTED]			\$818.92
▶ Total Transactions This Period			\$818.92

FEEES	Total Fees This Period	\$0.00
INTEREST CHARGED	Total Interest This Period	\$0.00
TOTALS YEAR TO DATE	Total Fees This Year	\$0.50
	Total Interest This Year	\$0.00

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Apr. 12, 2017

New Balance Minimum Payment Due
\$295.12 **\$15.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	3 Years	\$398

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$471.12
Payments	- \$450.00
Other Credits	\$0.00
Transactions	+ \$270.68
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$3.32
New Balance	= \$295.12
Credit Limit	\$750.00
Available Credit (as of Mar. 15, 2017)	\$454.88
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

**Make a statement.
Go paperless.**

Stop waiting for your bill to arrive in the mail and go paperless today.

Log in to your account to make the switch to paperless.

300083

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Apr. 12, 2017** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$295.12	\$15.00	\$ _____

Pay your bill on the go.

Pay your bill securely and review transactions with the Capital One® mobile app.

Text **ONE** to **80101** to download the app.
Messaging & Data rates may apply.

400039

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One Bank (USA), N.A.
 [REDACTED]
 Charlotte, NC 28272-1063

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
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3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Mar 10	Cap 1 ElecPhonePmt VRUAuthDate 10-MAR	- \$450.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Feb 14	SUNOCO 0042304602 QPSCCLARENCENY	\$34.09
Feb 19	AMAZON MKTPLACE PMTSAMAZON MKTPLAWA	\$47.80
Feb 20	AMAZON MKTPLACE PMTSAMAZON MKTPLAWA	\$19.90
Feb 27	SEPHORA SCAR TWN CTR 5SCARBOROUGHON 31.64 CAD 1.309060819 Exchange Rate	\$24.17
Feb 28	SUNOCO 0015423703 QPSSYRACUSENY	\$27.58
Feb 28	PIZZA HUT 317003170859ALBANYN	\$17.85
Mar 1	MACYS COLONIE CENTRALBANYN	\$13.48
Mar 2	WM SUPERCENTER #3583GLENMONTNY	\$9.71
Mar 8	EXXONMOBIL 97375604LITTLE FALLSNY	\$35.40
Mar 12	EXXONMOBIL 97375943AMSTERDAMNY	\$40.70

[REDACTED] [REDACTED]: Total **\$270.68**

Total Transactions for This Period \$270.68

Fees

Date	Description	Amount
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Total Fees for This Period \$0.00

Interest Charged

Interest Charge on Purchases	\$3.32
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00

Total Interest for This Period \$3.32

2017 Totals Year-to-Date

Total Fees charged in 2017 \$0.50

Total Interest charged in 2017 \$3.32

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.40% P	\$184.80	\$3.32
Cash Advances	25.40% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.



Track your card's every move.

Get tools to help you manage and track your spending in real time with Capital One Wallet™.

Text TRACK to 80101 to download the app. Messaging & Data rates may apply.

300088

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
May 12, 2017

New Balance Minimum Payment Due
\$499.07 **\$15.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	6 Years	\$946
\$19	3 Years	\$702
Estimated savings if balance is paid off in about 3 years: \$244		

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$295.12
Payments	- \$300.00
Other Credits	\$0.00
Transactions	+ \$498.92
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$5.03
New Balance	= \$499.07
Credit Limit	\$750.00
Available Credit (as of Apr. 15, 2017)	\$250.93
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00



See purchases on your time—
in real time.

Capital One Wallet™ gives you instant purchase notifications. And you can lock your card anytime.

300078

Text TRACK to 80101 to download the app today. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **May 12, 2017**

Account Ending in [REDACTED]

New Balance Minimum Payment Due Amount Enclosed
\$499.07 **\$15.00** \$ _____

[REDACTED]
 BROOKLYN, NY 11234-4029



Make a statement.
Go paperless.

Stop waiting for your bill to arrive in the mail and go paperless today.

Log in to your account to make the switch to paperless.

400035

Capital One Bank (USA), N.A.

[REDACTED]
 Charlotte, NC 28272-1063



How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

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Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

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Capital One, [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

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- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Apr 11	Cap 1 ElecPhonePmt VRUAuthDate 11-APR	- \$300.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Mar 17	NICKS LIVE LOBSTERSBROOKLYNNY	\$55.00
Mar 19	WM SUPERCENTER #3583GLENMONTNY	\$86.93
Mar 22	WAL-MART #3583GLENMONTNY	\$15.64
Mar 23	GAS BAR #1770 - PUMPKINGSTONON 50.00 CAD 1.332622601 Exchange Rate	\$37.52
Mar 27	MAPLE DALE NICE & EQ39BARNEVELDNY	\$34.97
Mar 31	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$58.76
Apr 1	SUNOCO 0395691900 QPSALBANANY	\$24.37
Apr 1	SUNOCO 0867528201 QPSLE ROYNY	\$30.28
Apr 3	SUNOCO 0015416101 QPSWESTMORELANDNY	\$33.56
Apr 5	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$47.00
Apr 10	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$10.97
Apr 12	EXXONMOBIL 97376024FRANKFORTNY	\$30.56
Apr 13	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$33.36
[REDACTED] [REDACTED]: Total		\$498.92

Total Transactions for This Period \$498.92

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$5.03
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$5.03

Transactions Continued

2017 Totals Year-to-Date

Total Fees charged in 2017	\$0.50
Total Interest charged in 2017	\$8.35

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.65% P	\$250.34	\$5.03
Cash Advances	25.65% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.



300086
Get the app designed to save time.
 Effortlessly manage your account on the go with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Jun. 12, 2017

New Balance Minimum Payment Due
\$479.38 **\$15.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	6 Years	\$881
\$19	3 Years	\$674

Estimated savings if balance is paid off in about 3 years: \$207

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$499.07
Payments	- \$499.07
Other Credits	\$0.00
Transactions	+ \$479.38
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance	= \$479.38
Credit Limit	\$750.00
Available Credit (as of May 15, 2017)	\$270.62
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300084

Stay on top of your credit score.

Monitor your credit score with CreditWise® built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Jun. 12, 2017** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$479.38	\$15.00	\$ _____

400039

Pay your bill on the go.

Pay your bill securely and review transactions with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One Bank (USA), N.A.
 [REDACTED]
 Charlotte, NC 28272-1063

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

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Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
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D	Prime Rate + margin	The first day of each Billing Cycle.
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How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

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Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

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ETC-08

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
May 5	Cap 1 ElecPhonePmt VRUAuthDate 05-MAY	- \$499.07

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Apr 25	SUNOCO 0015416101 QPSWESTMORELANDNY	\$39.11
Apr 27	407ETR-INTERNETWOODBRIDGEON 39.28 CAD 1.354015857 Exchange Rate	\$29.01
Apr 30	AmazonPrime Membershipamzn.com/prmeWA	\$107.79
May 3	EXXONMOBIL 97360002VICTORNY	\$33.05
May 9	MACYS COLONIE CENTRALBANYNY	\$270.42

[REDACTED] [REDACTED]: Total **\$479.38**

Total Transactions for This Period **\$479.38**

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$0.00

2017 Totals Year-to-Date

Total Fees charged in 2017	\$0.50
Total Interest charged in 2017	\$8.35

**Make a statement.
Go paperless.**

Stop waiting for your bill to arrive in the mail and go paperless today.

300083

Log in to your account to make the switch to paperless.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.65% P	\$0.00	\$0.00
Cash Advances	25.65% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

Payment Information								
Payment Due Date	For online and phone payments, the deadline is 8pm ET.							
Jul. 12, 2017								
New Balance	Minimum Payment Due							
\$165.79	\$15.00							
<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.</p> <p>MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p> <table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Minimum Payment</td> <td>16 Month(s)</td> <td>\$194</td> </tr> </table>			If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Minimum Payment	16 Month(s)	\$194
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...						
Minimum Payment	16 Month(s)	\$194						
If you would like information about credit counseling services, call [REDACTED].								

Account Summary	
Previous Balance	\$479.38
Payments	- \$1,297.30
Other Credits	\$0.00
Transactions	+ \$983.71
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance	= \$165.79
Credit Limit	\$750.00
Available Credit (as of Jun. 15, 2017)	\$584.21
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300086

Get the app designed to save time.
 Effortlessly manage your account on the go with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Jul. 12, 2017** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$165.79	\$15.00	\$ _____

400035

Make a statement. Go paperless.
 Stop waiting for your bill to arrive in the mail and go paperless today.

Log in to your account to make the switch to paperless.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One Bank (USA), N.A.
 [REDACTED]
 Charlotte, NC 28272-1063

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One, [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ETC-08

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11/01/16

Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
May 18	CAPITAL ONE ONLINE PYMTAuthDate 17-MAY	- \$300.00
Jun 2	Cap 1 ElecPhonePmt VRUAuthDate 02-JUN	- \$479.38
Jun 9	Cap 1 ElectronicPhonePmtAuthDate 09-JUN	- \$200.00
Jun 13	CAPITAL ONE ONLINE PYMTAuthDate 13-JUN	- \$317.92

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
May 19	EXXONMOBIL 97376024FRANKFORTNY	\$30.78
May 24	COMFORT INNS GLEMONTGLENMONTNY ARRIVE: 05/22/17 DEPART: 05/24/17 FOLIO#: [REDACTED] PH#: [REDACTED]	\$149.98
May 26	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$86.66
Jun 1	EXXONMOBIL 97376024FRANKFORTNY	\$33.53
Jun 2	ESSOSCARBOROUGHON 60.00 CAD 1.346196993 Exchange Rate	\$44.57
Jun 4	SPEEDWAY 07670LIVERPOOLNY	\$36.87
Jun 5	CMSVEND*PRESTIGE SERVIHALFMOONNY	\$1.25
Jun 6	CARON SHOES BOUTIQUE I09083525074NJ	\$99.89
Jun 8	SUNOCO 0042304602 QPSCLARENCENY	\$34.43
Jun 8	COMFORT INNS GLEMONTGLENMONTNY ARRIVE: 06/04/17 DEPART: 06/08/17 FOLIO#: [REDACTED] PH#: [REDACTED]	\$299.96
Jun 12	PENINSULA (QUEENSTON-LNIAGARA FALLSON 221.00 CAD 1.343138447 Exchange Rate	\$164.54
Jun 12	CMSVEND*PRESTIGE SERVIHALFMOONNY	\$1.25
[REDACTED] [REDACTED]: Total		\$983.71

Total Transactions for This Period \$983.71

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Transactions Continued

Interest Charged

Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$0.00

2017 Totals Year-to-Date

Total Fees charged in 2017	\$0.50
Total Interest charged in 2017	\$8.35

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.65% P	\$0.00	\$0.00
Cash Advances	25.65% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

300085



Protect your credit score.
 Detect fraud with automatic alerts if your credit report changes with CreditWise®—built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Aug. 12, 2017

New Balance Minimum Payment Due
\$446.82 **\$19.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	5 Years	\$773

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$165.79
Payments	- \$460.00
Other Credits	\$0.00
Transactions	+ \$728.04
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$12.99
New Balance	= \$446.82
<hr/>	
Credit Limit	\$750.00
Available Credit (as of Jul. 15, 2017)	\$303.18
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

Your annual fee of \$29 will be charged on your 08/2017 statement.

Make a statement. Go paperless.

Stop waiting for your bill to arrive in the mail and go paperless today.

300083

Log in to your account to make the switch to paperless.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

i Renewal Notice - Your 08/2017 bill will include your \$29.00 annual membership fee. The reverse of this page explains how you may close your account and avoid this fee. Both sides of this page provide important information about your rate(s) and how your interest charge is calculated.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Aug. 12, 2017** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$446.82	\$19.00	\$ _____

Pay your bill on the go.

Pay your bill securely and review transactions with the Capital One® mobile app.

Text **ONE** to **80101** to download the app.
 Messaging & Data rates may apply.

400039

[REDACTED]
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.

[REDACTED]
 Charlotte, NC 28272-1063



How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One, [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ETC-08

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11/01/16

Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Jun 18	Cap 1 ElectronicPhonePmtAuthDate 17-JUN	- \$160.00
Jul 13	Cap 1 ElecPhonePmt VRUAuthDate 13-JUL	- \$300.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Jun 15	SUNOCO 0723331501 QPSRUBYNY	\$34.74
Jun 15	COMFORT INNS GLEMONTGLENMONTNY ARRIVE: 06/12/17 DEPART: 06/15/17 FOLIO#: [REDACTED] PH#: [REDACTED]	\$224.97
Jun 17	WESTJET [REDACTED] PSGR: [REDACTED] ORIG: YYZ, DEST: LGA CARRIER: WS SVC: I	\$117.89
Jun 17	WESTJET [REDACTED] PSGR: [REDACTED] ORIG: LGA, DEST: YYZ S/O: O CARRIER: WS SVC: L	\$257.15
Jun 18	CheapTix* [REDACTED]	\$10.98
Jun 22	SUNOCO 0668591101 QPSMODENANY	\$29.22
Jun 29	CMSVEND*PRESTIGE SERVIHALFMOONNY	\$1.50
Jun 29	SUNOCO 0395691900 QPSALBANANY	\$25.81
Jul 7	EXXONMOBIL 97375604LITTLE FALLSNY	\$25.78
[REDACTED] [REDACTED]: Total		\$728.04

Total Transactions for This Period \$728.04

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$12.99
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$12.99

Transactions Continued

2017 Totals Year-to-Date

Total Fees charged in 2017	\$0.50
Total Interest charged in 2017	\$21.34

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% P	\$661.10	\$12.99
Cash Advances	25.90% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

300086

Get the app designed to save time.
 Effortlessly manage your account on the go with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Sep. 12, 2017

New Balance Minimum Payment Due
\$790.59 **\$24.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	10 Years	\$1,874
\$31	3 Years	\$1,115

Estimated savings if balance is paid off in about 3 years: \$759

If you would like information about credit counseling services, call [REDACTED]

Account Summary

Previous Balance	\$446.82
Payments	- \$125.00
Other Credits	- \$10.89
Transactions	+ \$436.42
Cash Advances	+ \$0.00
Fees Charged	+ \$29.00
Interest Charged	+ \$14.24
New Balance	= \$790.59
Credit Limit	\$750.00
Available Credit (as of Aug. 15, 2017)	\$0.00
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$0.00

Manage your account anywhere, anytime.
 Pay your bill, set up alerts and more with the Capital One® mobile app.

300077

Text ONE to 80101 to download the app today. Messaging & Data rates may apply.

Account Notifications

- i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.
- i Your account has gone over its credit limit. In addition to your required minimum payment, please pay enough to bring your account balance below your credit limit to avoid the possibility of being declined.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Sep. 12, 2017** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$790.59	\$24.00	\$ _____

Get the app designed to save time.
 Effortlessly manage your account on the go with the Capital One® mobile app.

400038

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One Bank (USA), N.A.
 [REDACTED]
 Carol Stream, IL 60197-6492

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One, [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ETC-08

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11/01/16

Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Jul 17	PETLAND DISCNTS #66BROOKLYNNY	- \$10.89
Aug 9	Cap 1 ElecPhonePmt VRUAuthDate 08-AUG	- \$125.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Jul 16	EXXONMOBIL 97360267PORT BYRONNY	\$26.54
Jul 17	PETLAND DISCNTS #66BROOKLYNNY	\$241.64
Aug 10	WINNERS 423TORONTOON 100.00 CAD 1.267427123 Exchange Rate	\$78.90
Aug 11	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$23.78
Aug 13	EXXONMOBIL 97360424WEST HENRIETTNY	\$33.04
Aug 13	SUNOCO 0668591101 QPSMODENANY	\$32.52
[REDACTED] [REDACTED]: Total		\$436.42

Total Transactions for This Period \$436.42

Fees

Date	Description	Amount
Aug 15	CAPITAL ONE MEMBER FEE	\$29.00
Total Fees for This Period		\$29.00

Interest Charged

Interest Charge on Purchases	\$14.24
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$14.24

2017 Totals Year-to-Date

Total Fees charged in 2017	\$29.50
Total Interest charged in 2017	\$35.58

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% P	\$701.61	\$14.24
Cash Advances	25.90% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

300084



Stay on top of your credit score.
 Monitor your credit score with CreditWise® built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Oct. 12, 2017

New Balance Minimum Payment Due
\$567.12 **\$22.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	7 Years	\$1,163

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$790.59
Payments	- \$530.00
Other Credits	\$0.00
Transactions	+ \$292.62
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$13.91
New Balance	= \$567.12
Credit Limit	\$750.00
Available Credit (as of Sep. 15, 2017)	\$182.88
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300086

Get the app designed to save time.
 Effortlessly manage your account on the go with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Oct. 12, 2017** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$567.12	\$22.00	\$ _____

[REDACTED]
 BROOKLYN, NY 11234-4029

400039

Pay your bill on the go.
 Pay your bill securely and review transactions with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Capital One Bank (USA), N.A.
 [REDACTED]
 Carol Stream, IL 60197-6492

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One, [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ETC-08

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11/01/16

Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Aug 23	Cap 1 ElecPhonePmt VRUAuthDate 23-AUG	- \$100.00
Aug 29	CAPITAL ONE ONLINE PYMTAuthDate 29-AUG	- \$280.00
Sep 11	Cap 1 ElecPhonePmt VRUAuthDate 11-SEP	- \$150.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Aug 30	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$9.37
Aug 30	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$23.78
Aug 31	POPEYES CHICKEN #1BROOKLYNNY	\$21.78
Aug 31	WALGREENS #2650BROOKLYNNY	\$20.97
Aug 31	[REDACTED] PSGR: [REDACTED] MISS ORIG: LGA, DEST: YYZ CARRIER: WS SVC: I ORIG: YYZ, DEST: LGA S/O: O CARRIER: WS SVC: I	\$211.62
Sep 1	BURGER KING #4723 Q07BROOKLYNNY	\$5.10

[REDACTED] [REDACTED]: Total **\$292.62**

Total Transactions for This Period **\$292.62**

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$13.91
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$13.91

2017 Totals Year-to-Date

Total Fees charged in 2017	\$29.50
Total Interest charged in 2017	\$49.49

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% P	\$685.37	\$13.91
Cash Advances	25.90% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

300085



Protect your credit score.
 Detect fraud with automatic alerts if your credit report changes with CreditWise®—built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.



FACTS **WHAT DOES CAPITAL ONE® DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Account transactions and credit card or other debt

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Capital One chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital One share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing Call us toll free at [REDACTED] and one of our representatives will update your privacy choices.

Please note:
 If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. If you're an *existing* customer and have opted out previously, you don't need to update your privacy choices again. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Go to capitalone.com/privacy or capitalone.com/contactus.



Please Recycle

Who we are**Who is providing this notice?**

Our affiliates include financial companies with the Capital One, Chevy Chase, Onyx, Paribus, and Greenpoint names, such as Capital One Bank (USA), National Association; and Capital One, National Association.

What we do**How does Capital One protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Capital One collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies with the Capital One, Chevy Chase, Onyx, Paribus, and Greenpoint names, such as Capital One Bank (USA), National Association; and Capital One, National Association.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance companies, service providers, co-branded partners, retailers, data processors, and advertisers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies such as other banks and insurance companies.*

Other important information

CA and VT Residents: We will not share your information with companies outside of Capital One, except for our everyday business purposes, for marketing our products and services to you, or with your consent.

VT Residents only: We will not disclose credit information about you within or outside the Capital One family of companies except as required or permitted by law.

NV Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call [REDACTED]. If you would like more information about telemarketing practices, you may contact us at Capital One, [REDACTED], Salt Lake City, UT 84130-0285 or [REDACTED]@[REDACTED]. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, [REDACTED], Las Vegas, NV 89101; Phone number: [REDACTED]; e-mail: [REDACTED].

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.

Payment Information

Payment Due Date
Nov. 12, 2017

For online and phone payments, the deadline is 8pm ET.

New Balance **Minimum Payment Due**
\$597.42 **\$60.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	8 Years	\$1,220

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$567.12
Payments	\$0.00
Other Credits	\$0.00
Transactions	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$19.00
Interest Charged	+ \$11.30
New Balance	= \$597.42
Credit Limit	\$750.00
Available Credit (as of Oct. 15, 2017)	\$152.58
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300080

**Get your account
back on track.**

Visit capitalone.com to make a payment today.

Account Notifications

For questions about this account, please give us a call at 1-800-955-6600. We'll be glad to help you Monday through Friday from 8 a.m. to 11 p.m. ET, and Saturday and Sunday from 8 a.m. to 5 p.m. ET.

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Additional notifications on page 2

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Nov. 12, 2017**

Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$597.42	\$60.00	\$ _____

400031

**Manage your account
on your time.**

You can access account information on our secure website anytime, 24/7.

Manage your account at capitalone.com.

[REDACTED]
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.

[REDACTED]
 Carol Stream, IL 60197-6492



How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ETC-08

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11/01/16

Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions		
Visit www.capitalone.com to see detailed transactions.		
[REDACTED] [REDACTED]: Payments, Credits and Adjustments		
Date	Description	Amount
[REDACTED] [REDACTED]: Transactions		
Date	Description	Amount
Fees		
Date	Description	Amount
Oct 12	PAST DUE FEE	\$19.00
Total Fees for This Period		\$19.00
Interest Charged		
Interest Charge on Purchases		\$11.30
Interest Charge on Cash Advances		\$0.00
Interest Charge on Other Balances		\$0.00
Total Interest for This Period		\$11.30
2017 Totals Year-to-Date		
Total Fees charged in 2017		\$48.50
Total Interest charged in 2017		\$60.79

Manage your account 300077
anywhere, anytime.
 Pay your bill, set up alerts and more with the Capital One® mobile app.

Text ONE to 80101 to download the app today. Messaging & Data rates may apply.

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% P	\$575.07	\$11.30
Cash Advances	25.90% P	\$0.00	\$0.00
P,L,D,F = Variable Rate. See reverse of page 1 for details.			

Additional Account Notifications

You were assessed a past due fee because your minimum payment was not received by the due date. To avoid this fee in the future, we recommend that you allow at least 7 business days for your minimum payment to reach Capital One.

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Dec. 12, 2017

New Balance Minimum Payment Due
\$604.86 **\$20.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	8 Years	\$1,289
\$24	3 Years	\$853

Estimated savings if balance is paid off in about 3 years: \$436

If you would like information about credit counseling services, call [REDACTED]

Account Summary

Previous Balance	\$597.42
Payments	- \$400.00
Other Credits	- \$0.10
Transactions	+ \$395.85
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$11.69
New Balance	= \$604.86
Credit Limit	\$750.00
Available Credit (as of Nov. 15, 2017)	\$145.14
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300085

Protect your credit score.

Detect fraud with automatic alerts if your credit report changes with CreditWise®—built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Dec. 12, 2017** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$604.86	\$20.00	\$ _____

400039

Pay your bill on the go.

Pay your bill securely and review transactions with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One Bank (USA), N.A.
 [REDACTED]
 Carol Stream, IL 60197-6492

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F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

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Billing Rights Summary (Does not Apply to Small Business Accounts)

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In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

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- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ETC-08

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11/01/16

Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Oct 15	CAPITAL ONE ONLINE PYMTAuthDate 15-Oct	- \$150.00
Oct 15	INTEREST CHARGE ADJUSTMENT	- \$0.10
Nov 1	CAPITAL ONE ONLINE PYMTAuthDate 30-Oct	- \$150.00
Nov 13	CAPITAL ONE ONLINE PYMTAuthDate 12-Nov	- \$100.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Oct 18	RITE AID STORE - 4935BROOKLYNNY	\$4.93
Oct 18	MCDONALD'S F4731BROOKLYNNY	\$21.44
Oct 30	CheapTix* [REDACTED]	\$7.49
Oct 30	AMERICAN [REDACTED] PSGR: [REDACTED] ORIG: LGA, DEST: YYZ S/O: O CARRIER: AA SVC: S	\$114.18
Oct 30	WESTJET [REDACTED] PSGR: [REDACTED] ORIG: YYZ, DEST: LGA CARRIER: WS SVC: I	\$110.96
Nov 2	MALSON'S JEWELRY KINGSBROOKLYNNY	\$70.00
Nov 6	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$66.85
[REDACTED] [REDACTED]: Total		\$395.85

Total Transactions for This Period \$395.85

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$11.69
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$11.69

Transactions Continued

2017 Totals Year-to-Date

Total Fees charged in 2017	\$48.50
Total Interest charged in 2017	\$72.38

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% P	\$575.65	\$11.69
Cash Advances	25.90% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.



300086
Get the app designed to save time.
 Effortlessly manage your account on the go with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Jan. 12, 2018

New Balance Minimum Payment Due
\$734.14 **\$22.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	10 Years	\$1,697
\$29	3 Years	\$1,036

Estimated savings if balance is paid off in about 3 years: \$661

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$604.86
Payments	- \$200.00
Other Credits	\$0.00
Transactions	+ \$317.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$12.28
New Balance	= \$734.14
Credit Limit	\$750.00
Available Credit (as of Dec. 15, 2017)	\$15.86
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$15.86

Manage your account anywhere, anytime.
 Pay your bill, set up alerts and more with the Capital One® mobile app.

300077

Text ONE to 80101 to download the app today. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Jan. 12, 2018** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$734.14	\$22.00	\$ _____

[REDACTED]
 BR00KLYN, NY 11234-4029

Capital One Bank (USA), N.A.
 [REDACTED]
 Carol Stream, IL 60197-6492

Get the app designed to save time.
 Effortlessly manage your account on the go with the Capital One® mobile app.

400038

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How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

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Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
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How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

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- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
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- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Nov 29	CAPITAL ONE ONLINE PYMTAuthDate 28-Nov	- \$200.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Nov 23	SEPHORA.COM877-SEPHORACA	\$36.58
Nov 24	CARON SHOES BOUTIQUE I09083525074NJ	\$72.68
Dec 5	DAYS INN & SUITESALBANYNY ARRIVE: 12/04/17 DEPART: 12/05/17 FOLIO#: [REDACTED] PH#: [REDACTED]	\$50.87
Dec 10	KEY FOODS #1460BROOKLYNNY	\$104.37
Dec 12	TOLLS BY MAIL800-333-8655NY	\$52.50
[REDACTED] [REDACTED]: Total		\$317.00

Total Transactions for This Period \$317.00

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$12.28
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$12.28

2017 Totals Year-to-Date

Total Fees charged in 2017	\$48.50
Total Interest charged in 2017	\$84.66

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% P	\$625.25	\$12.28
Cash Advances	25.90% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

300084



Stay on top of your credit score.
 Monitor your credit score with CreditWise® built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information		
Payment Due Date	For online and phone payments, the deadline is 8pm ET.	
Feb. 12, 2018		
New Balance	Minimum Payment Due	
\$569.19	\$22.00	
<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.</p> <p>MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	7 Years	\$1,179
If you would like information about credit counseling services, call [REDACTED].		

Account Summary	
Previous Balance	\$734.14
Payments	- \$300.00
Other Credits	\$0.00
Transactions	+ \$120.81
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$14.24
New Balance	= \$569.19
Credit Limit	\$750.00
Available Credit (as of Jan. 15, 2018)	\$180.81
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300086



Get the app designed to save time.
 Effortlessly manage your account on the go with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Feb. 12, 2018** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$569.19	\$22.00	\$ _____

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One Bank (USA), N.A.
 [REDACTED]
 Carol Stream, IL 60197-6492

400039



Pay your bill on the go.
 Pay your bill securely and review transactions with the Capital One® mobile app.

Text ONE to 80101 to download the app.
 Messaging & Data rates may apply.

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Dec 26	CAPITAL ONE ONLINE PYMTAuthDate 26-Dec	- \$150.00
Jan 12	CAPITAL ONE ONLINE PYMTAuthDate 12-Jan	- \$150.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Dec 28	AMAZON MKTPLACE PMTS WWW.AMAZON.COWA	\$41.80
Dec 28	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$41.99
Dec 28	CARON SHOES BOUTIQUE I09083525074NJ	\$37.02

[REDACTED] [REDACTED]: Total **\$120.81**

Total Transactions for This Period \$120.81

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$14.24
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$14.24

2017 Totals Year-to-Date

Total Fees charged in 2017	\$0.00
Total Interest charged in 2017	\$14.24

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.15% P	\$694.29	\$14.24
Cash Advances	26.15% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

300084



Stay on top of your credit score.

Monitor your credit score with CreditWise® built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Mar. 12, 2018

New Balance Minimum Payment Due
\$689.50 **\$15.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	9 Years	\$1,583
\$27	3 Years	\$976

Estimated savings if balance is paid off in about 3 years: \$607

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$569.19
Payments	- \$767.21
Other Credits	\$0.00
Transactions	+ \$882.32
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$5.20
New Balance	= \$689.50
Credit Limit	\$750.00
Available Credit (as of Feb. 15, 2018)	\$60.50
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$60.50

**Make a statement.
Go paperless.**

Stop waiting for your bill to arrive in the mail and go paperless today.

300083

Log in to your account to make the switch to paperless.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Mar. 12, 2018** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$689.50	\$15.00	\$ _____

Get the app designed to save time.

Effortlessly manage your account on the go with the Capital One® mobile app.

400038

Text **ONE** to 80101 to download the app.
Messaging & Data rates may apply.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One Bank (USA), N.A.
 [REDACTED]
 Carol Stream, IL 60197-6492

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Jan 29	CAPITAL ONE ONLINE PYMTAuthDate 29-Jan	- \$400.00
Jan 31	CAPITAL ONE ONLINE PYMTAuthDate 31-Jan	- \$267.21
Feb 7	CAPITAL ONE ONLINE PYMTAuthDate 07-Feb	- \$100.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Jan 17	ALBANY PARKING AUTHORIALBANANY	\$0.25
Jan 17	ALBANY PARKING AUTHORIALBANANY	\$2.50
Jan 18	ALBANY PARKING AUTHORIALBANANY	\$0.25
Jan 18	ALBANY PARKING AUTHORIALBANANY	\$0.25
Jan 18	ALBANY PARKING AUTHORIALBANANY	\$2.50
Jan 20	PETROCANS CARBOROUGHON 68.74 CAD 1.242813234 Exchange Rate	\$55.31
Jan 21	EXXONMOBIL 97360267PORT BYRONNY	\$32.71
Jan 22	ALBANY PARKING AUTHORIALBANANY	\$4.25
Feb 2	UNIVERSITY CLUB ALBALBANANY	\$667.98
Feb 6	AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$42.23
Feb 6	WM SUPERCENTER #3583GLENMONTNY	\$35.76
Feb 11	SUNOCO 0042306102 QPSCLIFTON SPRINNY	\$38.33
[REDACTED] [REDACTED]: Total		\$882.32

Total Transactions for This Period **\$882.32**

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$5.20
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$5.20

Transactions Continued

2018 Totals Year-to-Date

Total Fees charged in 2018	\$0.00
Total Interest charged in 2018	\$19.44

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.15% P	\$253.54	\$5.20
Cash Advances	26.15% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

300085

Protect your credit score.

Detect fraud with automatic alerts if your credit report changes with CreditWise®—built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information

Payment Due Date **Apr. 12, 2018**
 For online and phone payments, the deadline is 8pm ET.

New Balance **\$557.91** Minimum Payment Due **\$15.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	7 Years	\$1,155
\$22	3 Years	\$790
Estimated savings if balance is paid off in about 3 years: \$365		

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$689.50
Payments	- \$839.50
Other Credits	\$0.00
Transactions	+ \$707.91
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance	= \$557.91
Credit Limit	\$750.00
Available Credit (as of Mar. 15, 2018)	\$192.09
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00



Stay on top of your credit score.

Monitor your credit score with CreditWise® built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

300084

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com.

Customer Service: [REDACTED]

See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Apr. 12, 2018**

Account Ending in [REDACTED]

New Balance **\$557.91** Minimum Payment Due **\$15.00** Amount Enclosed \$ _____

[REDACTED]
 BROOKLYN, NY 11234-4029



Pay your bill on the go.

Pay your bill securely and review transactions with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

400039

Capital One Bank (USA), N.A.

[REDACTED]
 Carol Stream, IL 60197-6492



How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ETC-08

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Feb 27	CAPITAL ONE ONLINE PYMTAuthDate 27-Feb	- \$689.50
Mar 13	CAPITAL ONE ONLINE PYMTAuthDate 13-Mar	- \$150.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Feb 27	WAL-MART #3583GLENMONTNY	\$52.37
Mar 2	UNIVERSITY CLUB ALBALBANYN	\$655.54

[REDACTED] [REDACTED]: Total **\$707.91**

Total Transactions for This Period \$707.91

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$0.00

2018 Totals Year-to-Date

Total Fees charged in 2018	\$0.00
Total Interest charged in 2018	\$19.44

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.15% P	\$0.00	\$0.00
Cash Advances	26.15% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.



300086
Get the app designed to save time.
 Effortlessly manage your account on the go with the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
May 12, 2018

New Balance Minimum Payment Due
\$655.54 **\$15.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	9 Years	\$1,490
\$26	3 Years	\$931

Estimated savings if balance is paid off in about 3 years: \$559

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$557.91
Payments	- \$557.91
Other Credits	\$0.00
Transactions	+ \$655.54
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance	= \$655.54
Credit Limit	\$750.00
Available Credit (as of Apr. 15, 2018)	\$94.46
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$94.46

Manage your account
anywhere, anytime.
 Pay your bill, set up alerts and more with the Capital One® mobile app.

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Text ONE to 80101 to download the app today. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **May 12, 2018** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$655.54	\$15.00	\$ _____

Make a statement.
Go paperless.
 Stop waiting for your bill to arrive in the mail and go paperless today.

400035

Log in to your account to make the switch to paperless.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One Bank (USA), N.A.
 [REDACTED]
 Carol Stream, IL 60197-6492

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How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
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How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

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F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Mar 31	CAPITAL ONE ONLINE PYMTAuthDate 31-Mar	-\$557.91

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Apr 3	UNIVERSITY CLUB ALBALBANYNY	\$655.54

[REDACTED] [REDACTED]: Total **\$655.54**

Total Transactions for This Period \$655.54

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$0.00

2018 Totals Year-to-Date

Total Fees charged in 2018	\$0.00
Total Interest charged in 2018	\$19.44

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.40% P	\$0.00	\$0.00
Cash Advances	26.40% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

300085



Protect your credit score.

Detect fraud with automatic alerts if your credit report changes with CreditWise®—built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Jun. 12, 2018

New Balance Minimum Payment Due
\$533.65 **\$20.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	7 Years	\$1,079
\$21	3 Years	\$758

Estimated savings if balance is paid off in about 3 years: \$321

If you would like information about credit counseling services, call [REDACTED]

Account Summary

Previous Balance	\$655.54
Payments	- \$805.54
Other Credits	\$0.00
Transactions	+ \$655.54
Cash Advances	+ \$0.00
Fees Charged	+ \$15.00
Interest Charged	+ \$13.11
New Balance	= \$533.65
Credit Limit	\$750.00
Available Credit (as of May 15, 2018)	\$216.35
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

Make a statement. Go paperless.

Stop waiting for your bill to arrive in the mail and go paperless today.

300083

Log in to your account to make the switch to paperless.

Account Notifications

- i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.
- i This statement includes a notice of important changes to your account terms.

Additional notifications on page 1

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Jun. 12, 2018** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$533.65	\$20.00	\$ _____

Get the app designed to save time.

Effortlessly manage your account on the go with the Capital One® mobile app.

400038

Text **ONE** to **80101** to download the app.
 Messaging & Data rates may apply.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One Bank (USA), N.A.
 [REDACTED]
 Carol Stream, IL 60197-6492

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- Account information: Your name and account number.
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- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Apr 30	CAPITAL ONE ONLINE PYMTAuthDate 30-Apr	- \$655.54
May 14	CAPITAL ONE ONLINE PYMTAuthDate 14-May	- \$150.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Apr 30	Returned Online ACH Payment	\$655.54
[REDACTED] [REDACTED]: Total		\$655.54

Total Transactions for This Period **\$655.54**

Fees

Date	Description	Amount
May 12	PAST DUE FEE	\$15.00
Total Fees for This Period		\$15.00

Interest Charged

Interest Charge on Purchases	\$13.11
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$13.11

2018 Totals Year-to-Date

Total Fees charged in 2018	\$15.00
Total Interest charged in 2018	\$32.55

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.40% P	\$653.93	\$13.11
Cash Advances	26.40% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

Additional Account Notifications



You were assessed a past due fee because your minimum payment was not received by the due date. To avoid this fee in the future, we recommend that you allow at least 7 business days for your minimum payment to reach Capital One.



Get the app designed to save time.
 Effortlessly manage your account on the go with the Capital One® mobile app.

300086

Text ONE to 80101 to download the app. Messaging & Data rates may apply.



Regarding your account ending in: [REDACTED]

Important Notice of a Change in Terms

Please review the Important Change to Your Account Terms below and keep this information for your records. All other account terms and conditions are unchanged.

Important Changes to Your Account Terms

The following change to the Late Payment Fee will take effect on July 22, 2018.

You have the right to reject this change until 8 p.m. ET on July 21, 2018 by calling 1-877-282-0513. If you reject this change, your account will be closed.

Revised Terms, as of July 22, 2018	
Late Payment Fee	Up to \$38.

Late payment fees will be based on the amount of the minimum payment due and whether the account was late during the previous six billing cycles.

If you have questions about this change, please call us at [REDACTED] between 8 a.m. and 8 p.m. ET.

Payment Information

Payment Due Date **Jul. 12, 2018**
 For online and phone payments, the deadline is 8pm ET.

New Balance **\$309.35**
 Minimum Payment Due **\$15.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	3 Years	\$433

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$533.65
Payments	- \$234.00
Other Credits	\$0.00
Transactions	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$9.70
New Balance	= \$309.35
Credit Limit	\$750.00
Available Credit (as of Jun. 15, 2018)	\$440.65
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300084

Stay on top of your credit score.
 Monitor your credit score with CreditWise® built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Jul. 12, 2018** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$309.35	\$15.00	\$ _____

[REDACTED]
 BROOKLYN, NY 11234-4029



Capital One

[REDACTED]
 Carol Stream, IL 60197-6492



400035

Make a statement. Go paperless.
 Stop waiting for your bill to arrive in the mail and go paperless today.

Log in to your account to make the switch to paperless.

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
May 18	CAPITAL ONE ONLINE PYMTAuthDate 18-May	- \$50.00
Jun 12	CAPITAL ONE ONLINE PYMTAuthDate 12-Jun	- \$184.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
------	-------------	--------

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$9.70
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$9.70

2018 Totals Year-to-Date

Total Fees charged in 2018	\$15.00
Total Interest charged in 2018	\$42.25

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.40% P	\$468.05	\$9.70
Cash Advances	26.40% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.



Manage your account
anywhere, anytime.

Pay your bill, set up alerts and more
 with the Capital One® mobile app.

300077

Text ONE to 80101 to download the app today. Messaging & Data rates may apply.

Payment Information

Payment Due Date **Jul. 12, 2018**
 For online and phone payments, the deadline is 8pm ET.

New Balance **\$309.35**
 Minimum Payment Due **\$15.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	3 Years	\$433

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$533.65
Payments	- \$234.00
Other Credits	\$0.00
Transactions	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$9.70
New Balance	= \$309.35
Credit Limit	\$750.00
Available Credit (as of Jun. 15, 2018)	\$440.65
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300084

Stay on top of your credit score.
 Monitor your credit score with CreditWise® built right into the Capital One® mobile app.

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Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Jul. 12, 2018**

Account Ending in [REDACTED]

New Balance **\$309.35**
 Minimum Payment Due **\$15.00**
 Amount Enclosed \$ _____

[REDACTED]
 BROOKLYN, NY 11234-4029



Capital One

[REDACTED]
 Carol Stream, IL 60197-6492



400035

Make a statement. Go paperless.
 Stop waiting for your bill to arrive in the mail and go paperless today.

Log in to your account to make the switch to paperless.

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
May 18	CAPITAL ONE ONLINE PYMTAuthDate 18-May	- \$50.00
Jun 12	CAPITAL ONE ONLINE PYMTAuthDate 12-Jun	- \$184.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
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Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$9.70
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$9.70

2018 Totals Year-to-Date

Total Fees charged in 2018	\$15.00
Total Interest charged in 2018	\$42.25

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.40% P	\$468.05	\$9.70
Cash Advances	26.40% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.



Manage your account
anywhere, anytime.

Pay your bill, set up alerts and more with the Capital One® mobile app.

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Text ONE to 80101 to download the app today. Messaging & Data rates may apply.

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Aug. 12, 2018

New Balance Minimum Payment Due
\$215.54 **\$15.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$19.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	22 Month(s)	\$268

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$309.35
Payments	- \$200.00
Other Credits	\$0.00
Transactions	+ \$98.67
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$7.52
New Balance	= \$215.54
Credit Limit	\$750.00
Available Credit (as of Jul. 15, 2018)	\$534.46
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

Your annual fee of \$29 will be charged on your 08/2018 statement.

Manage your account anywhere, anytime.

Pay your bill, set up alerts and more with the Capital One® mobile app.

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Text ONE to 80101 to download the app today. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

i Renewal Notice - Your 08/2018 bill will include your \$29.00 annual membership fee. The reverse of this page explains how you may close your account and avoid this fee. Both sides of this page provide important information about your rate(s) and how your interest charge is calculated.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Aug. 12, 2018** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$215.54	\$15.00	\$ _____

Pay your bill on the go.

Pay your bill securely and review transactions with the Capital One® mobile app.

400039

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One
 [REDACTED]
 Carol Stream, IL 60197-6492

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

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ETC-08

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Jul 11	CAPITAL ONE ONLINE PYMTAuthDate 11-Jul	- \$200.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Jun 18	AMAZON MKTPLACE PMTS WWW.AMAZON.COWA	\$77.35
Jun 19	AMAZON MKTPLACE PMTS WWW.AMAZON.COWA	\$13.34
Jun 19	GOOGLE *YouTube Videosg.co/helppay#CA	\$2.99
Jun 19	AMOYE.NET13027224141GBR	\$1.00
Jun 19	AMAZON DIGITAL SVCS 88888-802-3080WA	\$3.99

[REDACTED] [REDACTED]: Total **\$98.67**

Total Transactions for This Period **\$98.67**

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$7.52
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$7.52

2018 Totals Year-to-Date

Total Fees charged in 2018	\$15.00
Total Interest charged in 2018	\$49.77

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.65% P	\$371.23	\$7.52
Cash Advances	26.65% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.



300083
**Make a statement.
 Go paperless.**
 Stop waiting for your bill to arrive
 in the mail and go paperless today.

Log in to your account to make the switch to paperless.

Payment Information		
Payment Due Date	For online and phone payments, the deadline is 8pm ET.	
Sep. 12, 2018		
New Balance	Minimum Payment Due	
\$262.76	\$15.00	
<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$38.00.</p> <p>MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	2 Years	\$346
If you would like information about credit counseling services, call [REDACTED].		

Account Summary	
Previous Balance	\$215.54
Payments	- \$215.54
Other Credits	- \$13.06
Transactions	+ \$242.84
Cash Advances	+ \$0.00
Fees Charged	+ \$29.00
Interest Charged	+ \$3.98
New Balance	= \$262.76
Credit Limit	\$750.00
Available Credit (as of Aug. 15, 2018)	\$487.24
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300083

**Make a statement.
Go paperless.**

Stop waiting for your bill to arrive in the mail and go paperless today.

Log in to your account to make the switch to paperless.

Account Notifications

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Sep. 12, 2018**

Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$262.76	\$15.00	\$ _____

400038

Get the app designed to save time.

Effortlessly manage your account on the go with the Capital One® mobile app.

Text **ONE** to **80101** to download the app.
Messaging & Data rates may apply.

[REDACTED]
 BROOKLYN, NY 11234-4029



Capital One

[REDACTED]
 Carol Stream, IL 60197-6492



How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

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How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

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How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

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Capital One [REDACTED] Salt Lake City, UT 84130-0285.

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- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Changing Mailing Address?

You can change your address immediately at capitalone.com or complete the information below, and return this coupon with your payment. Please print using blue or black ink.

Street.....

City.....

State..... Zip code

Phone.....

Email.....

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Aug 11	BURLINGTON STORES827BROOKLYNNY	- \$13.06
Aug 12	CAPITAL ONE ONLINE PYMTAuthDate 12-Aug	- \$215.54

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Jul 15	AMAZON MKTPLACE PMTS WWW.AMAZON.COWA	\$45.80
Jul 23	SP * THEPERFECTSCULPT2012995387NJ	\$21.88
Aug 10	JCPENNY 0227BROOKLYNNY	\$50.85
Aug 11	BURLINGTON STORES 1101BROOKLYNNY	\$124.31

[REDACTED] [REDACTED]: Total **\$242.84**

Total Transactions for This Period \$242.84

Fees

Date	Description	Amount
Aug 15	CAPITAL ONE MEMBER FEE	\$29.00

Total Fees for This Period \$29.00

Interest Charged

Interest Charge on Purchases	\$3.98
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00

Total Interest for This Period \$3.98

2018 Totals Year-to-Date

Total Fees charged in 2018 \$44.00

Total Interest charged in 2018 \$53.75

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.65% P	\$189.89	\$3.98
Cash Advances	26.65% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

300085



Protect your credit score.

Detect fraud with automatic alerts if your credit report changes with CreditWise®—built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information							
Payment Due Date Oct. 12, 2018	For online and phone payments, the deadline is 8pm ET.						
New Balance \$302.50	Minimum Payment Due \$15.00						
<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$38.00.</p> <p>MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p> <table border="1"> <thead> <tr> <th>If you make no additional charges using this card and each month you pay...</th> <th>You will pay off the balance shown on this statement in about...</th> <th>And you will end up paying an estimated total of...</th> </tr> </thead> <tbody> <tr> <td>Minimum Payment</td> <td>3 Years</td> <td>\$421</td> </tr> </tbody> </table>		If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Minimum Payment	3 Years	\$421
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...					
Minimum Payment	3 Years	\$421					
If you would like information about credit counseling services, call [REDACTED].							

Account Summary	
Previous Balance	\$262.76
Payments	- \$262.76
Other Credits	\$0.00
Transactions	+ \$302.50
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance	= \$302.50
Credit Limit	\$750.00
Available Credit (as of Sep. 15, 2018)	\$447.50
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300085

Protect your credit score.
 Detect fraud with automatic alerts if your credit report changes with CreditWise®—built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Oct. 12, 2018** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$302.50	\$15.00	\$ _____

400035

Make a statement. Go paperless.
 Stop waiting for your bill to arrive in the mail and go paperless today.

Log in to your account to make the switch to paperless.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One
 [REDACTED]
 Carol Stream, IL 60197-6492

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Street.....

City.....

State..... Zip code

Phone.....

Email.....

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4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions		
Visit www.capitalone.com to see detailed transactions.		
[REDACTED] [REDACTED]: Payments, Credits and Adjustments		
Date	Description	Amount
Sep 6	CAPITAL ONE ONLINE PYMTAuthDate 05-Sep	- \$262.76
[REDACTED] [REDACTED]: Transactions		
Date	Description	Amount
Aug 18	BURLINGTON STORES 1101BROOKLYNNY	\$55.10
Aug 26	YAHAIRA INC2123007428NY	\$109.97
Aug 30	AMZN MKTP US AMZN.COM/AMZN.COM/BILLWA	\$26.94
Sep 12	BURLINGTON STORES 1101BROOKLYNNY	\$110.49
[REDACTED] [REDACTED]: Total		\$302.50
Total Transactions for This Period		\$302.50
Fees		
Date	Description	Amount
Total Fees for This Period		\$0.00
Interest Charged		
Interest Charge on Purchases		\$0.00
Interest Charge on Cash Advances		\$0.00
Interest Charge on Other Balances		\$0.00
Total Interest for This Period		\$0.00
2018 Totals Year-to-Date		
Total Fees charged in 2018		\$44.00
Total Interest charged in 2018		\$53.75

Manage your account
anywhere, anytime.
 Pay your bill, set up alerts and more
 with the Capital One® mobile app.

300077

Text ONE to 80101 to download the app today. Messaging & Data rates may apply.

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.65% P	\$0.00	\$0.00
Cash Advances	26.65% P	\$0.00	\$0.00
P,L,D,F = Variable Rate. See reverse of page 1 for details.			

Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.
Nov. 12, 2018

New Balance Minimum Payment Due
\$504.73 **\$15.00**

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$38.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	6 Years	\$1,001
\$20	3 Years	\$719

Estimated savings if balance is paid off in about 3 years: \$282

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$302.50
Payments	- \$100.00
Other Credits	\$0.00
Transactions	+ \$294.59
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$7.64
New Balance	= \$504.73
Credit Limit	\$750.00
Available Credit (as of Oct. 15, 2018)	\$245.27
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

Manage your account
anywhere, anytime.
 Pay your bill, set up alerts and more with the Capital One® mobile app.

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Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Nov. 12, 2018** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$504.73	\$15.00	\$ _____

Pay your bill
on the go.
 Pay your bill securely and review transactions with the Capital One® mobile app.

400039

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One
 [REDACTED]
 Carol Stream, IL 60197-6492

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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11/01/16

Changing Mailing Address?

You can change your address by signing into your account online or calling Customer Service.

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Sep 23	CAPITAL ONE ONLINE PYMTAuthDate 23-Sep	- \$50.00
Oct 13	CAPITAL ONE ONLINE PYMTAuthDate 13-Oct	- \$50.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Oct 3	DELTA [REDACTED] TK#: [REDACTED] PSGR: [REDACTED] ORIG: JFK, DEST: YYZ S/O: O CARRIER: DL SVC: E	\$169.00
Oct 3	DELTA [REDACTED] TK#: [REDACTED] PSGR: [REDACTED] ORIG: YYZ, DEST: JFK S/O: O CARRIER: DL SVC: E	\$113.52
Oct 4	CheapTix* [REDACTED]	\$9.90
Oct 11	Amazon PrimeAmzn.com/billWA	\$2.17
[REDACTED] [REDACTED]: Total		\$294.59

Total Transactions for This Period \$294.59

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$7.64
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$7.64

Totals Year-to-Date

Total Fees charged	\$44.00
Total Interest charged	\$61.39

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.65% P	\$377.24	\$7.64
Cash Advances	26.65% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.



Stay on top of your credit score.

Monitor your credit score with CreditWise® built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

300084

Payment Information

Payment Due Date
Dec. 12, 2018

For online and phone payments, the deadline is 8pm ET.

New Balance
\$269.74

Minimum Payment Due
\$15.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$38.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	2 Years	\$359

If you would like information about credit counseling services, call [REDACTED].

Account Summary

Previous Balance	\$504.73
Payments	- \$300.00
Other Credits	\$0.00
Transactions	+ \$56.77
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$8.24
New Balance	= \$269.74
Credit Limit	\$750.00
Available Credit (as of Nov. 15, 2018)	\$480.26
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00



Make a statement.
Go paperless.

Stop waiting for your bill to arrive in the mail and go paperless today.

300083

Log in to your account to make the switch to paperless.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com.

Customer Service: [REDACTED]

See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Dec. 12, 2018**

Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$269.74	\$15.00	\$ _____

[REDACTED]
 BROOKLYN, NY 11234-4029



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Effortlessly manage your account on the go with the Capital One® mobile app.

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Capital One

[REDACTED]
 Carol Stream, IL 60197-6492



How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Changing Mailing Address?

You can change your address by signing into your account online or calling Customer Service.

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Oct 20	CAPITAL ONE ONLINE PYMTAuthDate 20-Oct	- \$150.00
Nov 11	CAPITAL ONE ONLINE PYMTAuthDate 10-Nov	- \$150.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Oct 16	PARKING PPLTORONTOON 15.00 CAD 1.293103448 Exchange Rate	\$11.60
Oct 18	Amazon PrimeAmzn.com/billWA	\$14.14
Oct 29	ALBANY PARKING AUTHORI518-4348886NY	\$1.55
Nov 1	TORONTO PARKING AUTHORTORONTOON 16.00 CAD 1.307189542 Exchange Rate	\$12.24
Nov 2	MAIN PARKING & PAY STATORONTOON 22.50 CAD 1.305104408 Exchange Rate	\$17.24
[REDACTED] [REDACTED]: Total		\$56.77

Total Transactions for This Period \$56.77

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$8.24
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$8.24

Totals Year-to-Date

Total Fees charged	\$44.00
Total Interest charged	\$69.63

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.65% P	\$393.59	\$8.24
Cash Advances	26.65% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.

300085



Protect your credit score.
 Detect fraud with automatic alerts if your credit report changes with CreditWise®—built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Payment Information		
Payment Due Date	For online and phone payments, the deadline is 8pm ET.	
Jan. 12, 2019		
New Balance	Minimum Payment Due	
\$256.21	\$15.00	
<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$38.00.</p> <p>MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	2 Years	\$335
If you would like information about credit counseling services, call [REDACTED].		

Account Summary	
Previous Balance	\$269.74
Payments	- \$200.00
Other Credits	\$0.00
Transactions	+ \$179.57
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$6.90
New Balance	= \$256.21
Credit Limit	\$750.00
Available Credit (as of Dec. 15, 2018)	\$493.79
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

300084

Stay on top of your credit score.
 Monitor your credit score with CreditWise® built right into the Capital One® mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply.

Account Notifications

i New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [REDACTED] or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com. Customer Service: [REDACTED] See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Jan. 12, 2019** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
\$256.21	\$15.00	\$ _____

400035

Make a statement. Go paperless.
 Stop waiting for your bill to arrive in the mail and go paperless today.

Log in to your account to make the switch to paperless.

[REDACTED]
 BROOKLYN, NY 11234-4029

Capital One
 [REDACTED]
 Carol Stream, IL 60197-6492

How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

Capital One [REDACTED] Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, [REDACTED] Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ETC-08

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Changing Mailing Address?

You can change your address by signing into your account online or calling Customer Service.

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

Transactions

Visit www.capitalone.com to see detailed transactions.

[REDACTED] [REDACTED]: Payments, Credits and Adjustments

Date	Description	Amount
Dec 12	CAPITAL ONE ONLINE PYMTAuthDate 12-Dec	- \$200.00

[REDACTED] [REDACTED]: Transactions

Date	Description	Amount
Nov 18	Amazon PrimeAmzn.com/billWA	\$14.14
Nov 27	AMZN Mktp US*MO4L74TNOAmzn.com/billWA	\$51.47
Nov 28	AMZN Mktp US*M07G87PC0Amzn.com/billWA	\$49.96
Dec 4	JETBLUE [REDACTED] TK#: 27926045189431 PSGR: [REDACTED] MS ORIG: XAA, DEST: XAA CARRIER: B6 SVC: Y	\$30.00
Dec 10	JETBLUE [REDACTED] [REDACTED] TK#: 27926046614476 PSGR: [REDACTED] MS ORIG: XAA, DEST: XAA CARRIER: B6 SVC: Y	\$34.00

[REDACTED] [REDACTED]: Total **\$179.57**

Total Transactions for This Period \$179.57

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$6.90
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00

Total Interest for This Period \$6.90

Totals Year-to-Date

Total Fees charged	\$44.00
Total Interest charged	\$76.53

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate(APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.65% P	\$340.82	\$6.90
Cash Advances	26.65% P	\$0.00	\$0.00

P,L,D,F = Variable Rate. See reverse of page 1 for details.



Manage your account
anywhere, anytime.
 Pay your bill, set up alerts and more
 with the Capital One® mobile app.

300077

Text ONE to 80101 to download the app today. Messaging & Data rates may apply.