

Payment Information		
Payment Due Date	For online and phone payments, the deadline is 8pm ET.	
<b>Feb. 12, 2019</b>		
New Balance	Minimum Payment Due	
<b>\$341.07</b>	<b>\$15.00</b>	
<p><b>LATE PAYMENT WARNING:</b> 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><b>MINIMUM PAYMENT WARNING:</b> 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	3 Years	\$509
If you would like information about credit counseling services, call 1-888-326-8055.		

Account Summary	
Previous Balance	\$256.21
Payments	- \$400.00
Other Credits	\$0.00
Transactions	+ \$483.06
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$1.80
<b>New Balance</b>	<b>= \$341.07</b>
Credit Limit	\$750.00
Available Credit (as of Jan. 15, 2019)	\$408.93
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

 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: 1-877-226-5697 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

Pay or manage your account on our mobile app or at [www.capitalone.com](http://www.capitalone.com). Customer Service: 1-800-903-3637 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, 2019** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
<b>\$341.07</b>	<b>\$15.00</b>	\$ _____

400039



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

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 Messaging & Data rates may apply.



Capital One  
 P.O. Box 6492  
 Carol Stream, IL 60197-6492



1 5178057737152020 15 0341070400000015000

**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 P.O. Box 30285 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, P.O. Box 30285, 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 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](http://www.capitalone.com) to see detailed transactions.

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

Date	Description	Amount
Dec 26	CAPITAL ONE ONLINE PYMTAuthDate 26-Dec	- \$400.00

**[REDACTED]: Transactions**

Date	Description	Amount
Dec 18	Amazon PrimeAmzn.com/billWA	\$14.14
Dec 20	MACYS KINGS PLAZABROOKLYNNY	\$60.99
Dec 21	BURLINGTON STORES 1101BROOKLYNNY	\$65.50
Jan 4	EXPEDIA 7402459625461EXPEDIA.COMWA	\$166.33
Jan 5	ALDO US #2904CENTRAL VALLENY	\$44.98
Jan 5	COSMETICS STR@ WOODBURCENTRAL VLYNY	\$38.97
Jan 5	BEAR MOUNTAIN LODGINGBEAR MOUNTAINNY ARRIVE: 01/04/19 DEPART: 01/05/19 FOLIO#: 000003056 PH#: 800-430-7161	\$10.81
Jan 8	AMZN Mktp US*M28069WD2Amzn.com/billWA	\$34.44
Jan 8	OMNIVISTA HEALTH800-8061492MD	\$46.90
<b>[REDACTED]: Total</b>		<b>\$483.06</b>

**Total Transactions for This Period \$483.06**

### Fees

Date	Description	Amount
<b>Total Fees for This Period</b>		<b>\$0.00</b>

### Interest Charged

Interest Charge on Purchases	\$1.80
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
<b>Total Interest for This Period</b>	<b>\$1.80</b>

### Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$1.80</b>

### 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	25.15% P	\$84.11	\$1.80
Cash Advances	27.15% 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 For online and phone payments, the deadline is 8pm ET.  
**Mar. 12, 2019**

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New Balance Minimum Payment Due  
**\$478.53** **\$15.00**

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**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	\$930
\$19	3 Years	\$686

Estimated savings if balance is paid off in about 3 years: \$244

If you would like information about credit counseling services, call 1-888-326-8055.

### Account Summary

Previous Balance	\$341.07
Payments	- \$453.98
Other Credits	\$0.00
Transactions	+ \$591.44
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<b>New Balance</b>	<b>= \$478.53</b>
Credit Limit	\$750.00
Available Credit (as of Feb. 15, 2019)	\$271.47
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

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: 1-877-226-5697 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

Pay or manage your account on our mobile app or at [www.capitalone.com](http://www.capitalone.com). Customer Service: 1-800-903-3637 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, 2019** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
<b>\$478.53</b>	<b>\$15.00</b>	\$ _____



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.  
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Capital One  
 P.O. Box 6492  
 Carol Stream, IL 60197-6492

1 5178057737152020 15 0478530453980015007

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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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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.

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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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- 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, P.O. Box 30285, 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](http://www.capitalone.com) to see detailed transactions.

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

Date	Description	Amount
Feb 4	CAPITAL ONE ONLINE PYMTAuthDate 04-Feb	- \$453.98

### [REDACTED]: Transactions

Date	Description	Amount
Jan 18	Amazon PrimeAmzn.com/billWA	\$14.14
Jan 21	EXPRESS #1874ALBANYNY	\$31.20
Jan 21	VICTORIA'S SECRET 0504ALBANYNY	\$67.57
Feb 7	BROOKLYN NETS718-933-3000NY	\$125.00
Feb 10	AMZN Mktp US*MB1V42R22Amzn.com/billWA	\$33.86
Feb 10	AMZN Mktp US*MB93C0IC2Amzn.com/billWA	\$26.43
Feb 11	MACYS COLONIE CENTRALBANYNY	\$24.58
Feb 14	CheapTix*7412429881718www.ctix.infoWA	\$9.10
Feb 14	CheapTix*7412432655313www.ctix.infoWA	\$33.00
Feb 14	BWIA 10672822500653800-9204225NY TK#: 10672822500653 PSGR: JAIME RIVAS WIL ORIG: SVD, DEST: POS CARRIER: MA SVC: Y ORIG: SVD, DEST: SVD CARRIER: MA SVC: Y	\$226.56

[REDACTED]: Total **\$591.44**

**Total Transactions for This Period \$591.44**

### Fees

Date	Description	Amount
<b>Total Fees for This Period</b>		<b>\$0.00</b>

### Interest Charged

Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
<b>Total Interest for This Period</b>	<b>\$0.00</b>

### Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$1.80</b>

## 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	25.15% P	\$0.00	\$0.00
Cash Advances	27.15% P	\$0.00	\$0.00

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



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### 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 <b>Apr. 12, 2019</b>	For online and phone payments, the deadline is 8pm ET.						
New Balance <b>\$98.27</b>	Minimum Payment Due <b>\$15.00</b>						
<p><b>LATE PAYMENT WARNING:</b> 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><b>MINIMUM PAYMENT WARNING:</b> 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>9 Month(s)</td> <td>\$108</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	9 Month(s)	\$108
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 Month(s)	\$108					
If you would like information about credit counseling services, call 1-888-326-8055.							

Account Summary	
Previous Balance	\$478.53
Payments	- \$478.53
Other Credits	\$0.00
Transactions	+ \$98.27
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<b>New Balance</b>	<b>= \$98.27</b>
Credit Limit	\$750.00
Available Credit (as of Mar. 15, 2019)	\$651.73
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: 1-877-226-5697 or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at [www.capitalone.com](http://www.capitalone.com). Customer Service: 1-800-903-3637 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, 2019** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
<b>\$98.27</b>	<b>\$15.00</b>	\$ _____

400039

**Pay your bill on the go.**  
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Capital One  
 P.O. Box 6492  
 Carol Stream, IL 60197-6492

1 5178057737152020 15 0098270478530015004

**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 P.O. Box 30285 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.

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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](http://www.capitalone.com) to see detailed transactions.

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

Date	Description	Amount
Mar 12	CAPITAL ONE ONLINE PYMTAuthDate 12-Mar	- \$478.53

### [REDACTED]: Transactions

Date	Description	Amount
Feb 18	Amazon PrimeAmzn.com/billWA	\$14.14
Mar 5	SP * HANACURE3109559997CA	\$34.99
Mar 14	CONOCO - RALPH AVE GASBROOKLYNNY	\$49.14

[REDACTED]: Total **\$98.27**

**Total Transactions for This Period \$98.27**

### Fees

Date	Description	Amount
<b>Total Fees for This Period</b>		<b>\$0.00</b>

### Interest Charged

Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
<b>Total Interest for This Period</b>	<b>\$0.00</b>

### Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$1.80</b>

## 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	25.15% P	\$0.00	\$0.00
Cash Advances	27.15% 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.	
<b>May 12, 2019</b>		
New Balance	Minimum Payment Due	
<b>\$99.83</b>	<b>\$15.00</b>	
<p><b>LATE PAYMENT WARNING:</b> 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><b>MINIMUM PAYMENT WARNING:</b> 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	9 Month(s)	\$110
If you would like information about credit counseling services, call 1-888-326-8055.		

Account Summary	
Previous Balance	\$98.27
Payments	- \$150.00
Other Credits	\$0.00
Transactions	+ \$151.56
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<b>New Balance</b>	<b>= \$99.83</b>
Credit Limit	\$750.00
Available Credit (as of Apr. 15, 2019)	\$650.17
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.

300077

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

### 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: 1-877-226-5697 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

Pay or manage your account on our mobile app or at [www.capitalone.com](http://www.capitalone.com). Customer Service: 1-800-903-3637 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, 2019** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
<b>\$99.83</b>	<b>\$15.00</b>	\$ _____

**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.



Capital One  
 P.O. Box 6492  
 Carol Stream, IL 60197-6492

1 5178057737152020 15 0099830150000015003

**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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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?

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 Pay online at [www.capitalone.com](http://www.capitalone.com)

 Pay using our mobile app

**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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- 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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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, P.O. Box 30285, 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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**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.

Any written requests on this form **will not be honored**. To manage your account, please refer to your billing statement for customer service options.

### Transactions

Visit [www.capitalone.com](http://www.capitalone.com) to see detailed transactions.

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

Date	Description	Amount
Apr 8	CAPITAL ONE ONLINE PYMTAuthDate 07-Apr	- \$150.00

**[REDACTED]: Transactions**

Date	Description	Amount
Mar 18	Amazon PrimeAmzn.com/billWA	\$14.14
Mar 28	VS *ETOPUPONLINE312-283-0808OR	\$16.75
Apr 6	VS *ETOPUPONLINE312-283-0808OR	\$16.75
Apr 6	WINNERS 319TORONTOON 11.29 CAD 1.334515366 Exchange Rate	\$8.46
Apr 7	SALLY BEAUTY #5501SCARBOROUGHON 9.03 CAD 1.335798817 Exchange Rate	\$6.76
Apr 7	SHOPPER'S DRUG MART #1SCARBOROUGHON 13.78 CAD 1.335271318 Exchange Rate	\$10.32
Apr 8	PAYPAL *HUANG C04029357733CA	\$23.98
Apr 12	VS *ETOPUPONLINE312-283-0808OR	\$16.75
Apr 12	SALLY BEAUTY #1907BROOKLYNNY	\$32.65
Apr 12	CARIBBEANPORT OF SPAINTTO	\$5.00
<b>[REDACTED]: Total</b>		<b>\$151.56</b>

**Total Transactions for This Period \$151.56**

### Fees

Date	Description	Amount
<b>Total Fees for This Period</b>		<b>\$0.00</b>

### Interest Charged

Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
<b>Total Interest for This Period</b>	<b>\$0.00</b>

### Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$1.80</b>

### 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	25.15% P	\$0.00	\$0.00
Cash Advances	27.15% 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	For online and phone payments, the deadline is 8pm ET.	
<b>Jun. 12, 2019</b>		
New Balance	Minimum Payment Due	
<b>\$45.82</b>	<b>\$15.00</b>	
<p><b>LATE PAYMENT WARNING:</b> 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><b>MINIMUM PAYMENT WARNING:</b> 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	4 Month(s)	\$48
If you would like information about credit counseling services, call 1-888-326-8055.		

Account Summary	
Previous Balance	\$99.83
Payments	- \$310.83
Other Credits	\$0.00
Transactions	+ \$256.82
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<b>New Balance</b>	<b>= \$45.82</b>
Credit Limit	\$750.00
Available Credit (as of May 15, 2019)	\$704.18
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: 1-877-226-5697 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

Pay or manage your account on our mobile app or at [www.capitalone.com](http://www.capitalone.com). Customer Service: 1-800-903-3637 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, 2019** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
<b>\$45.82</b>	<b>\$15.00</b>	\$ _____



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.

Capital One  
 P.O. Box 6492  
 Carol Stream, IL 60197-6492

1 5178057737152020 15 0045820310830015006

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F	1 month LIBOR + margin	

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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.
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  - 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, P.O. Box 30285, 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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**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.

Any written requests on this form **will not be honored**. To manage your account, please refer to your billing statement for customer service options.

## Transactions

Visit [www.capitalone.com](http://www.capitalone.com) to see detailed transactions.

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

Date	Description	Amount
May 12	CAPITAL ONE ONLINE PYMTAuthDate 08-May	- \$310.83

### [REDACTED]: Transactions

Date	Description	Amount
Apr 18	Amazon PrimeAmzn.com/billWA	\$14.14
Apr 19	VS *ETOPUPONLINE312-283-0808OR	\$59.00
Apr 25	RED LOBSTER 8104SCARBOROUGHON 111.68 CAD 1.348466554 Exchange Rate	\$82.82
Apr 29	SEPHORA 270ALBANYNY	\$44.06
May 2	Amazon.com*MZ22V89UOAmzn.com/billWA	\$10.98
May 10	BLOOMEX 888-912-5666OTTAWAON	\$45.82

[REDACTED]: Total **\$256.82**

**Total Transactions for This Period \$256.82**

### Fees

Date	Description	Amount
<b>Total Fees for This Period</b>		<b>\$0.00</b>

### Interest Charged

Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
<b>Total Interest for This Period</b>	<b>\$0.00</b>

### Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$1.80</b>

## 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	25.15% P	\$0.00	\$0.00
Cash Advances	27.15% 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 <b>Jul. 12, 2019</b>	For online and phone payments, the deadline is 8pm ET.
New Balance <b>\$0.00</b>	Minimum Payment Due <b>\$0.00</b>
<b>LATE PAYMENT WARNING:</b> 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.	

Account Summary	
Previous Balance	\$45.82
Payments	- \$698.99
Other Credits	- \$33.98
Transactions	+ \$687.15
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<b>New Balance</b>	<b>= \$0.00</b>
Credit Limit	\$750.00
Available Credit (as of Jun. 15, 2019)	\$750.00
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: 1-877-226-5697 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

Pay or manage your account on our mobile app or at [www.capitalone.com](http://www.capitalone.com). Customer Service: 1-800-903-3637 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, 2019** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
<b>\$0.00</b>	<b>\$0.00</b>	\$ _____

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.



Capital One  
 P.O. Box 6492  
 Carol Stream, IL 60197-6492

1 5178057737152020 15 0000000698990000009

**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 by signing into your account online or calling Customer Service.

 Pay online at [www.capitalone.com](http://www.capitalone.com)

 Pay using our mobile app

**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 P.O. Box 30285 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, P.O. Box 30285, 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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**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.

Any written requests on this form **will not be honored**. To manage your account, please refer to your billing statement for customer service options.

### Transactions

Visit [www.capitalone.com](http://www.capitalone.com) to see detailed transactions.

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

Date	Description	Amount
May 30	AMZN MKTP US AMZN.COM/AMZN.COM/BILLWA	- \$33.98
Jun 11	CAPITAL ONE ONLINE PYMTAuthDate 11-Jun	- \$698.99

#### [REDACTED]: Transactions

Date	Description	Amount
May 17	AMZN Mktp US*MNOC91PK2Amzn.com/billWA	\$117.54
May 18	Amazon PrimeAmzn.com/billWA	\$14.14
May 22	PAYLESS SHOES000033324ALBANYNY	\$14.98
May 23	VS *ETOPUPONLINE312-283-0808OR	\$59.00
May 24	AMZN MKTP US*MN01TO6N2AMZN.COM/BILLWA	\$74.30
May 25	SHOPPER'S DRUG MART #1SCARBOROUGHON 105.42 CAD 1.343957165 Exchange Rate	\$78.44
May 26	SHOPPERS DRUG MART0800SCARBOROUGHON 49.95 CAD 1.343825666 Exchange Rate	\$37.17
May 29	APPLEBEES 981635500537GLENMONTNY	\$39.13
Jun 1	VS *ETOPUPONLINE312-283-0808OR	\$30.00
Jun 1	DUFYR TRINIDAD LIMITPIARCO	\$76.51
Jun 9	ORGANIFI, LLC17604878587CA	\$145.94
<b>[REDACTED]: Total</b>		<b>\$687.15</b>

**Total Transactions for This Period \$687.15**

#### Fees

Date	Description	Amount
<b>Total Fees for This Period</b>		<b>\$0.00</b>

#### Interest Charged

Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
<b>Total Interest for This Period</b>	<b>\$0.00</b>

### Transactions Continued

#### Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$1.80</b>

### 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	25.15% P	\$0.00	\$0.00
Cash Advances	27.15% 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, 2019**

---

New Balance Minimum Payment Due  
**\$299.65** **\$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	3 Years	\$419

If you would like information about credit counseling services, call 1-888-326-8055.

### Account Summary

Previous Balance	\$0.00
Payments	- \$150.00
Other Credits	\$0.00
Transactions	+ \$449.65
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<b>New Balance</b>	<b>= \$299.65</b>
Credit Limit	\$750.00
Available Credit (as of Jul. 15, 2019)	\$450.35
Cash Advance Credit Limit	\$100.00
Available Credit for Cash Advances	\$100.00

Your annual fee of \$29 will be charged on your 08/2019 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: 1-877-226-5697 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**i** Renewal Notice - Your 08/2019 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](http://www.capitalone.com). Customer Service: 1-800-903-3637 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, 2019** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
<b>\$299.65</b>	<b>\$15.00</b>	\$ _____

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.



Capital One  
 P.O. Box 6492  
 Carol Stream, IL 60197-6492

1 5178057737152020 15 0299650150000015003

**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 by signing into your account online or calling Customer Service.

 Pay online at [www.capitalone.com](http://www.capitalone.com)

 Pay using our mobile app

**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 P.O. Box 30285 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, P.O. Box 30285, 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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**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.

Any written requests on this form **will not be honored**. To manage your account, please refer to your billing statement for customer service options.

### Transactions

Visit [www.capitalone.com](http://www.capitalone.com) to see detailed transactions.

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

Date	Description	Amount
Jul 12	CAPITAL ONE ONLINE PYMTAuthDate 07-Jul	- \$150.00

#### [REDACTED]: Transactions

Date	Description	Amount
Jun 18	VS *ETOPUPONLINE312-283-0808OR	\$59.00
Jun 18	Amazon PrimeAmzn.com/billWA	\$14.14
Jun 18	ROYS CARIBBEAN RESTAURSCHENECTADYNY	\$16.00
Jun 19	AMZN Mktp US*M642A9SJ2Amzn.com/billWA	\$87.41
Jul 2	IDENTOGO - TSA TWICSTATEN ISLANDNY	\$125.25
Jul 5	RITE AID STORE - 10585BROOKLYNNY	\$64.69
Jul 12	MACYS COLONIE CENTRALBANYNY	\$83.16

**[REDACTED]: Total \$449.65**

**Total Transactions for This Period \$449.65**

#### Fees

Date	Description	Amount
<b>Total Fees for This Period</b>		<b>\$0.00</b>

#### Interest Charged

Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
<b>Total Interest for This Period</b>	<b>\$0.00</b>

#### Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$1.80</b>

### 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	25.15% P	\$0.00	\$0.00
Cash Advances	27.15% P	\$0.00	\$0.00

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



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.

Payment Information		
Payment Due Date	For online and phone payments, the deadline is 8pm ET.	
<b>Sep. 12, 2019</b>		
New Balance	Minimum Payment Due	
<b>\$270.17</b>	<b>\$15.00</b>	
<p><b>LATE PAYMENT WARNING:</b> 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><b>MINIMUM PAYMENT WARNING:</b> 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	\$362
If you would like information about credit counseling services, call 1-888-326-8055.		

Account Summary	
Previous Balance	\$299.65
Payments	- \$300.00
Other Credits	- \$83.16
Transactions	+ \$300.11
Cash Advances	+ \$0.00
Fees Charged	+ \$44.00
Interest Charged	+ \$9.57
<b>New Balance</b>	<b>= \$270.17</b>
Credit Limit	\$750.00
Available Credit (as of Aug. 15, 2019)	\$479.83
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.

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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: 1-877-226-5697 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**i** 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.

Pay or manage your account on our mobile app or at [www.capitalone.com](http://www.capitalone.com). Customer Service: 1-800-903-3637 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, 2019** Account Ending in [REDACTED]

New Balance	Minimum Payment Due	Amount Enclosed
<b>\$270.17</b>	<b>\$15.00</b>	\$ _____

**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.



Capital One  
 P.O. Box 6492  
 Carol Stream, IL 60197-6492

1 5178057737152020 15 0270170300000015004

**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 by signing into your account online or calling Customer Service.

 Pay online at [www.capitalone.com](http://www.capitalone.com)

 Pay using our mobile app

**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 P.O. Box 30285 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, P.O. Box 30285, 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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**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.

Any written requests on this form **will not be honored**. To manage your account, please refer to your billing statement for customer service options.

## Transactions

Visit [www.capitalone.com](http://www.capitalone.com) to see detailed transactions.

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

Date	Description	Amount
Jul 19	MACYS KINGS PLAZABROOKLYNNY	- \$83.16
Aug 13	CAPITAL ONE ONLINE PYMTAuthDate 12-Aug	- \$300.00

### [REDACTED]: Transactions

Date	Description	Amount
Jul 18	Amazon PrimeAmzn.com/billWA	\$14.14
Jul 19	VS *ETOPUPONLINE312-283-0808OR	\$59.00
Jul 19	AMZN Mktp US*MA76K8CP2Amzn.com/billWA	\$131.77
Jul 19	MACYS KINGS PLAZABROOKLYNNY	\$46.82
Aug 5	AMZN Mktp US*MA0UB8BB1Amzn.com/billWA	\$29.87
Aug 5	AMZN Mktp US*MA1A89S32Amzn.com/billWA	\$18.51

[REDACTED]: Total **\$300.11**

**Total Transactions for This Period \$300.11**

## Fees

Date	Description	Amount
Aug 12	PAST DUE FEE	\$15.00
Aug 15	CAPITAL ONE MEMBER FEE	\$29.00

**Total Fees for This Period \$44.00**

## Interest Charged

Interest Charge on Purchases	\$9.57
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00

**Total Interest for This Period \$9.57**

## Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$44.00</b>
<b>Total Interest charged</b>	<b>\$11.37</b>

## 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	25.15% P	\$447.96	\$9.57
Cash Advances	27.15% P	\$0.00	\$0.00

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

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**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.