



Capital One Services, LLC
P.O. Box 30278
Salt Lake City, UT 84130-0278

July 16, 2015

PHILLIP I WILLIAMS
[REDACTED]

Re: Account # ending with [REDACTED]

Thank you for your recent Capital One payment. Unfortunately, your Capital One Pay-by-Phone payment in the amount of \$50.00 posted on 07/13/2015 was returned by your financial institution.

The payment was returned for the following reason: Invalid Acct Number

We have debited your Capital One account for this returned payment.

Effective immediately, the following banking information has been flagged as incorrect or ineligible for making payments on your Capital One account:

Bank Account Number Ending with: [REDACTED]

Please contact your financial institution to obtain the correct information before submitting any further payments to Capital One. This may help prevent delays in funds availability and additional fees from being applied to your account.

Your prompt attention to this matter is greatly appreciated. If you have any questions or need additional information, please call us at 1-800-955-7070.

Sincerely,

Capital One Services, LLC



Re: Account ending in [REDACTED]

[REDACTED]
Phillip I. Williams
[REDACTED]

IMPORTANT CHANGE TO YOUR ACCOUNT

Dear Phillip I. Williams,

As of October 30, 2015, Capital One® will no longer be offering the option to make additional security deposits to increase the credit limit of your **Secured MasterCard®**

- ▶ **How does this affect me?** This change won't affect your current credit limit. However, you won't have the option of adding additional security deposits to increase your credit limit as of October 30, 2015. Everything else about your card remains the same and you can continue to use it as you normally would.
- ▶ **What if I want a higher credit limit?** Even though you will no longer be able to make additional deposits, you may receive a higher credit limit, in the future, based on your payment history and creditworthiness.
- ▶ **I've still got questions.** Visit capitalone.com/securedcard/faqs for more details about your Secured MasterCard.

Remember, you can always keep track of your credit score and more using the free Capital One Credit Tracker tool. Just sign in to your account at capitalone.com or with the Capital One Mobile app.

Thank you for being a Capital One customer.



Re: Account ending in [REDACTED]

[REDACTED]
Phillip I. Williams
[REDACTED]
[REDACTED]

IMPORTANT CHANGE TO YOUR ACCOUNT

Dear Phillip I. Williams,

As of January 19, 2016, Capital One® will no longer be offering the option to make additional security deposits to increase the credit limit of your **Secured MasterCard®**

- ▶ **How does this affect me?** This change won't affect your current credit limit. However, you won't have the option of adding additional security deposits to increase your credit limit as of January 19, 2016. Everything else about your card remains the same and you can continue to use it as you normally would.
- ▶ **What if I want a higher credit limit?** Even though you will no longer be able to make additional deposits, you may receive a higher credit limit, in the future, based on your payment history and creditworthiness.
- ▶ **I've still got questions.** Visit capitalone.com/securedcard/faqs for more details about your Secured MasterCard.

Remember, you can always keep track of your credit score and more using the free Capital One Credit Tracker tool. Just sign in to your account at capitalone.com or with the Capital One Mobile app.

Thank you for being a Capital One customer.

**You can still bring your
account up to date**

Capital One® Services, LLC
P.O. Box 30285
Salt Lake City, UT 84130-0285

Phillip I Williams
[REDACTED]

Account ending in: [REDACTED]
Served By: CAPITAL ONE
Balance: \$269.81
Minimum Payment: \$108.00
Due date: AUGUST 12, 2016

July 19, 2016

Dear Phillip I Williams,

Being past due on your credit card bill can seem overwhelming—we'd like to work with you to find a payment solution that fits your needs. Here are some options:

- In order to bring your account up to date, make your minimum payment of **\$108.00** by **AUGUST 12, 2016**.
- If you can't quite make that payment, you can contact us and we will calculate a lower payment amount for you to make by **AUGUST 12, 2016**. This payment won't bring your account up to date, but it will prevent it from becoming more past due.
- We also have flexible payment options that let you split payments up over a few months.

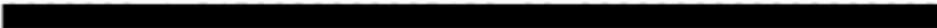
Please remember that becoming more past due will result in your security deposit being applied to your balance. If your security deposit is applied to your balance, you will be responsible for any remaining balance.

To find out more about these options, just call us at 1-800-955-6600. We're available Monday through Friday from 8 a.m. to 11 p.m. ET, and Saturday and Sunday from 8 a.m. to 5 p.m. ET.

Sincerely,

Capital One Services, LLC

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Total enclosed

\$

- Moving? Change your address online or on the back.
- Pay online anytime - no more checks, stamps or clutter.
- Sign up at www.capitalone.com.

Phillip I Williams
[REDACTED]

Capital One Bank(USA), N.A.
P.O. Box 70886
Charlotte, NC 28272-9903



1. **Who We Are.** Capital One® Services, LLC is the servicer of your referenced account unless this communication or a separate communication has informed you of another current servicer. We are a subsidiary of Capital One, National Association, and service the following Capital One affiliated companies:

- Capital One Bank® (USA), National Association
- Capital One, National Association

The name of your creditor has been previously disclosed to you and is identified for purposes of this communication by your account number.

2. **State and Local Disclosures.** If you receive this communication in Connecticut, the District of Columbia, Hawaii, Iowa, New York City, North Carolina, or Oregon and your account involves a debt owed primarily for personal, family, household, or other consumer purpose(s), or if you receive this communication in Vermont irrespective of the nature of the debt associated with your account, the following disclosure is required by state or local law:

This is an attempt to collect a (consumer) debt (claim). Any information obtained will be used for that purpose.

The following disclosure is required by state law if your account involves a debt owed primarily for personal, family, household, or other consumer purpose(s) and you receive this communication in Hawaii, Iowa, or Oregon.

This communication is from a debt collector.

The following disclosure is required by state law if your account involves a debt owed primarily for personal, family, household, or other consumer purpose(s) and you receive this communication in Massachusetts:

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

This is not a complete list of the rights that you might have. The terms above in this Section are defined by applicable state or local law. Pursuant 15 USC 1692a(6)(B) and (F) of the Fair Debt Collection Practices Act, Capital One Services, LLC is not a debt collector under federal law.

Continued on next Column—>

3. **Bankruptcy.** If you are entitled to bankruptcy protections for your account, this communication is only for informational purposes. It is not an attempt to collect, assess, or recover a debt or claim. Do not send any payments directly to us without speaking with your attorney or Bankruptcy Trustee.

4. **Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check.

5. **Interest and Charges Continue to Accrue.** All stated amounts are owed on the date of this communication. If applicable, your account may be charged interest, late charges, and other charges that might change from day to day as provided in your agreement. As a result, the amount due on the day you pay us may be larger than the amount stated in this communication. For example, if you pay the amount stated in this communication, your account might still have a balance after we receive your payment. If your account has already charged off, you will not incur any additional interest or fees.

6. **Time Period for Payment or Other Action.** Unless we provide a specific date, any time period for your payment or other action begins on the date of this communication.

7. **IRS Reporting of Debt Forgiveness.** If we cancel or forgive \$600 or more of principal on a debt you owe we may provide you a 1099-C tax form, if required by law. Please consult your tax advisor and the instructions accompanying any tax forms for more information.

8. **Credit Reporting of Your Settled Account.** If we report your settled account to a consumer reporting agency (credit bureau), we will report it as paid in full for less than the full balance.

Contact Information	
Credit Cards—Collections	Credit Cards—Charged Off
1-800-955-6600 Mon–Fri: 8 a.m.–11 p.m. ET & Sat–Sun: 8 a.m.–5 p.m. ET	1-800-258-9319 Mon–Fri: 8 a.m.–9 p.m. ET

Changing Address?

Address

Home Phone

Alternate Phone

E-mail Address

Please print address or phone number changes above using blue or black ink.

Not quite ready to make payments online?

No problem. Follow these simple steps to make sure we process your payments smoothly:

- Don't staple or paper clip your check to the payment slip.
- Be sure to use the payment envelope that came with your letter. *Using a different envelope could delay processing.*
- Please don't include any additional correspondence.
- Last but not least, be sure to write the last four digits of your account number on your check.