



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

Dec. 16 - Jan. 15, 2015 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$87.72 \$25.00 Feb 12, 2015

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$112.28 Available Credit for Cash Advances: \$100.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	4 Month(s)	\$92

If you would like information about credit counseling services, call 1-800-4MONEY.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$214.74	-\$150.00	+\$22.98	\$0.00	\$87.72

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 13 JAN Cap 1 DebitCardPhonePmt AuthDate 12-Jan (\$150.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**

**FEES**  
 1 12 JAN PAST DUE FEE \$19.00  
 Total Fees This Period \$19.00

**INTEREST CHARGED**  
 INTEREST CHARGE: PURCHASES \$3.98  
 Total Interest This Period \$3.98

Transactions continue on page 2

**Always at your service...**

Pay your bill online and take advantage of these and other on-the-go services:

- Capital One® text messaging
- Card replacement
- Travel notification



Log into [www.capitalone.com](http://www.capitalone.com) to take advantage of these and other on-the-go services.

**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	22.90% P	\$204.70	\$3.98
Cash Advances	24.90% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Feb 12, 2015	\$87.72	\$25.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**ENJOY 24/7 ACCESS TO YOUR ACCOUNT**

Log in and manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Pay bills
- Check your balance
- Review transactions

400018

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



**How can I Avoid Paying Interest Charges?** If you pay your statements' "New Balance" in full by the due date, we will not charge interest on any new transactions that post to the Purchase Balance. 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.

**How is the Interest Charge applied?** Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first calendar day of the billing period. 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" one month, but did not do so for the previous month. Unpaid interest charges are added to the proper segment of your Account. However, we reserve the right to not assess interest charges at any time.

**Do you assess a Minimum Interest Charge?** Yes. A minimum INTEREST CHARGE of \$0.50 will be assessed for each billing period 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). Under this method, we first calculate your daily balance; for each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions that are subject to a grace period are not added to the daily balances.

Next, to find your Average Daily Balance: 1) add the daily balances together for each segment, and 2) divide the sum by the number of days in the billing cycle.

At the end of each billing cycle, we determine your Interest Charge as follows: 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for that segment, and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

**How can my Variable Annual Percentage Rate (APR) change?** Your APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

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

**Are there Additional Fees associated with my account?** Yes, under certain circumstances, you may be assessed a Late or Returned Payment fee. You may also be assessed Overlimit fees if permitted by law. We reserve the right to not assess fees without prior notice and without waiving our right to assess a similar fee later.

**How can I Avoid Membership Fees?** If a Renewal Notice is printed on the front of this statement, you may avoid paying an annual membership fee by contacting Customer Service no more 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, contact Customer Service anytime to request that we 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. At that time, we'll explain any additional steps to account closure, including balance pay down information and timelines.

**What happens if my Account is Suspended?** We may close or suspend your account and your right to obtain credit at any time and for any reason, even if you are not in default. Account suspension can be permanent or temporary. If your account is closed or suspended you must 1) stop using your credit card and account, 2) cancel all automatic payments, 3) destroy all credit cards and access checks, and 4) pay all amounts you owe us, even if they were charged after the account was closed or suspended.

**How do I Make Payments?** At any time, you may pay the minimum payment, the total unpaid balance, or any amount in between. Payments may be made in several ways:

- 1) Online by going to [www.capitalone.com](http://www.capitalone.com) and logging into your account;
- 2) Telephone Voice Response System by dialing 1-800-955-7070 and following the voice prompts. When you make a phone payment through our voice response system, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account. Funds may be withdrawn from your bank account as soon as the same day we process your payment;
- 3) Calling our telephone number 1-800-955-7070 and providing your information to our representative;
- 4) Payments by mail should be sent to the mailing address provided on the bottom portion of this statement.

#### When will you Credit My Payment?

- For online or over the phone, as of the business day we receive it, as long as they are made by 8 p.m. ET.
- For mailed payments, as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and check to the payment address on the front of this statement and 2) your payment is received in our processing centers by 5 p.m. local time. Please allow at least (7) business days for mail delivery. Mailed payments received by us at any other location or in any other form may not be credited as of the day we receive them.

**Do you Process Paper Checks as an Electronic Funds Transfer?** Payments will be processed in one of two ways: When you provide a check or check information to make a payment, you authorize us or our agents to use the information to make a one time ACH transaction or other electronic fund transfer from your deposit account. We may also use the information to process the payment as a check transaction.

**What if I file for Bankruptcy?** If you are entitled to bankruptcy protection, this communication is for information only. It is not an attempt to collect, assess or recover a debt or claim. Do not send us payments without speaking with your bankruptcy attorney or the Bankruptcy Court. If you or your attorney would like to contact our bankruptcy claims servicer directly, please contact: Capital One - PO Box 30285 - Salt Lake City, UT 84130-0285

#### 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 Credit Card Purchases.** 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.

Capital One supports information privacy protection: see our website at [www.capitalone.com](http://www.capitalone.com)  
© 2014 Capital One. Capital One is a federally registered service mark. All rights reserved.

## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



• Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



• Don't staple or paper clip your check to the payment slip.



• 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.



<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$87.72	\$25.00	Feb 12, 2015

Credit Limit:	\$200.00
Available Credit:	\$112.28
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$100.00

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$214.74		\$150.00		\$22.98		\$0.00		\$87.72

**TRANSACTIONS CONTINUED**

<b>TOTALS YEAR TO DATE</b>	
Total Fees This Year	\$19.00
Total Interest This Year	\$3.98

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.



Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$93.18 \$25.00 Mar 12, 2015



Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$106.82 Available Credit for Cash Advances: \$100.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	5 Month(s)	\$98

If you would like information about credit counseling services, call 1-800-4MONEY.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$87.72	\$50.00	\$2.63	\$52.83	\$93.18

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

Renewal Notice - Your 03/2015 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.

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 12 FEB Cap 1 ElectronicPhonePmtAuthDate 12-FEB (\$50.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 14 JAN 7-ELEVEN 27454BROOKLYNNY \$2.82  
 2 14 JAN SUNOCO 0007155517BROOKLYNNY \$30.00  
 3 15 JAN QUEENS BL FILL N' WQ39LONG ISLAND CNY \$20.01

**Total for Phillip I Williams [REDACTED] \$52.83**

**Total Transactions This Period \$52.83**

Transactions continue on page 2



Credit cards are only part of the equation.

Learn about all the ways we can serve your needs at [capitalone.com](http://capitalone.com).

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**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	22.90% P	\$135.42	\$2.63
Cash Advances	24.90% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Mar 12, 2015	\$93.18	\$25.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**ENJOY 24/7 ACCESS TO YOUR ACCOUNT**

Log in and manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Pay bills
- Check your balance
- Review transactions

400018

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



**How can I Avoid Paying Interest Charges?** If you pay your statements' 'New Balance' in full by the due date, we will not charge interest on any new transactions that post to the Purchase Balance. 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.

**How is the Interest Charge applied?** Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first calendar day of the billing period. 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' one month, but did not do so for the previous month. Unpaid interest charges are added to the proper segment of your Account. However, we reserve the right to not assess interest charges at any time.

**Do you assess a Minimum Interest Charge?** Yes. A minimum INTEREST CHARGE of \$0.50 will be assessed for each billing period 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). Under this method, we first calculate your daily balance; for each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions that are subject to a grace period are not added to the daily balances.

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P L	Prime Rate + margin 3 month LIBOR + margin	The first day of the billing periods that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each monthly billing period.

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**How do I Make Payments?** At any time, you may pay the minimum payment, the total unpaid balance, or any amount in between. Payments may be made in several ways:

- 1) Online by going to [www.capitalone.com](http://www.capitalone.com) and logging into your account;
- 2) Telephone Voice Response System by dialing 1-800-955-7070 and following the voice prompts. When you make a phone payment through our voice response system, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account. Funds may be withdrawn from your bank account as soon as the same day we process your payment;
- 3) Calling our telephone number 1-800-955-7070 and providing your information to our representative;
- 4) Payments by mail should be sent to the mailing address provided on the bottom portion of this statement.

**When will you Credit My Payment?**

- For online or over the phone, as of the business day we receive it, as long as they are made by 8 p.m. ET.
- For mailed payments, as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and check to the payment address on the front of this statement and 2) your payment is received in our processing centers by 5 p.m. local time. Please allow at least (7) business days for mail delivery. Mailed payments received by us at any other location or in any other form may not be credited as of the day we receive them.

**Do you Process Paper Checks as an Electronic Funds Transfer?** Payments will be processed in one of two ways: When you provide a check or check information to make a payment, you authorize us or our agents to use the information to make a one time ACH transaction or other electronic fund transfer from your deposit account. We may also use the information to process the payment as a check transaction.

**What if I file for Bankruptcy?** If you are entitled to bankruptcy protection, this communication is for information only. It is not an attempt to collect, assess or recover a debt or claim. Do not send us payments without speaking with your bankruptcy attorney or the Bankruptcy Court. If you or your attorney would like to contact our bankruptcy claims servicer directly, please contact: Capital One - PO Box 30285 - Salt Lake City, UT 84130-0285

**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

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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.

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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.

Capital One supports information privacy protection: see our website at [www.capitalone.com](http://www.capitalone.com)  
© 2014 Capital One. Capital One is a federally registered service mark. All rights reserved.

## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



• Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



• Don't staple or paper clip your check to the payment slip.



• 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.



Platinum MasterCard

Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$93.18	\$25.00	Mar 12, 2015

Credit Limit:	\$200.00
Available Credit:	\$106.82
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$100.00

<b>Previous Balance</b>		<b>Payments and Credits</b>		<b>Fees and Interest Charged</b>		<b>Transactions</b>		<b>New Balance</b>
\$87.72	-	\$50.00	+	\$2.63	+	\$52.83	=	\$93.18

TRANSACTIONS CONTINUED

<b>FEE'S</b>		
	Total Fees This Period	\$0.00
<b>INTEREST CHARGED</b>		
	INTEREST CHARGE: PURCHASES	\$2.63
	Total Interest This Period	\$2.63
<b>TOTALS YEAR TO DATE</b>		
	Total Fees This Year	\$19.00
	Total Interest This Year	\$6.61

# ENROLL IN ONLINE BANKING TO STAY ON TOP OF YOUR FINANCES

Did you know Capital One® Online Banking offers a range of financial tools right at your fingertips? From monitoring your credit score, to enhanced security measures, and more—you'll enjoy convenient benefits all year round (including when you need them most, like tax time).

## VIEW STATEMENT HISTORY

Keep tabs on all your transactions with access to up to four years of statements, which comes in handy during tax season.

## CAPITAL ONE CREDIT TRACKER\*

Get 100% free unlimited access to your monthly credit score, a what-if simulator to see how your actions could affect your credit score, and other tools that will help you understand your credit score.

## ENHANCED TRANSACTIONS

Keep an eye on your account by seeing the merchant name, logo, address, phone number, and even a map (if available) so you'll know exactly where you made that purchase.

## INTERACTIVE FRAUD ALERTS

Know about fraud attempts and avoid declines with real-time text and email alerts that you can respond to instantly. Enroll in online banking and you'll get a text, email, and if you don't respond, a phone call.

To receive these and other great benefits, please make sure your preferred email address and other contact information is up to date.

**Enroll now at [capitalone.com/enrollnow](https://capitalone.com/enrollnow)**

\*Currently not available to Spark customers or retail partner cards.





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

Feb. 16 - Mar. 15, 2015 28 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$155.76 \$25.00 Apr 12, 2015



Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$44.24 Available Credit for Cash Advances: \$44.24

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	8 Month(s)	\$169

If you would like information about credit counseling services, call 1-800-4MONEY.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$93.18	\$58.00	\$50.52	\$70.06	\$155.76

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**

1	13 MAR Cap 1 ElecPhonePmt VRUAuthDate 12-MAR	(\$50.00)
2	14 MAR MEMBERSHIP FEE CREDIT	(\$8.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**

1	23 FEB SUNOCO 0007155517BROOKLYNNY	\$25.00
2	24 FEB SUNOCO 0007155517BROOKLYNNY	\$25.05
3	25 FEB SUNOCO 0007155517BROOKLYNNY	\$20.01
<b>Total for Phillip I Williams [REDACTED]</b>		<b>\$70.06</b>

**Total Transactions This Period \$70.06**

**FEES**

Transactions continue on page 2

**Don't understand credit?**

That's because you've never had a teacher like this:



[capitalone.com/financialeducation](http://capitalone.com/financialeducation)  
 Check it out on your schedule, 24/7.

300014-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$143.35	\$2.52
Cash Advances	24.90% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Apr 12, 2015	\$155.76	\$25.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**ENJOY 24/7 ACCESS TO YOUR ACCOUNT**

Log in and manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Pay bills
- Check your balance
- Review transactions

400018

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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

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

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

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

We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

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

**How can I Avoid Membership Fees?** If a Renewal Notice is printed on the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;

5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**When will you Credit My Payment?**

- For mobile, online or over the phone, as of the business day we receive it, as long as they are made by 8 p.m. ET.
- For mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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 change 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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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.

- 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.



<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$155.76	\$25.00	Apr 12, 2015

Credit Limit:	\$200.00
Available Credit:	\$44.24
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$44.24

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$93.18		\$58.00		\$50.52		\$70.06		\$155.76

**TRANSACTIONS CONTINUED**

**FEES (CONTINUED)**

1	12 MAR	PAST DUE FEE	\$19.00
2	14 MAR	CAPITAL ONE MEMBER FEE	\$29.00
Total Fees This Period			\$48.00

**INTEREST CHARGED**

INTEREST CHARGE: PURCHASES	\$2.52
Total Interest This Period	\$2.52

**TOTALS YEAR TO DATE**

Total Fees This Year	\$59.00
Total Interest This Year	\$9.13

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.



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

Mar. 16 - Apr. 15, 2015 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$90.85 \$25.00 May 12, 2015



Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$109.15 Available Credit for Cash Advances: \$100.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	5 Month(s)	\$95

If you would like information about credit counseling services, call 1-800-4MONEY.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$155.76	- \$70.00	+ \$2.77	+ \$2.32	= \$90.85

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 09 APR Cap 1 ElecPhonePmt VRUAuthDate 09-APR (\$70.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 30 MAR FEDEXOFFICE 00003467NEW YORKNY \$0.15  
 2 01 APR CVS/PHARMACY #10086BROOKLYNNY \$2.17  
**Total for Phillip I Williams [REDACTED] \$2.32**

▶ **Total Transactions This Period \$2.32**

**FEEES**  
 Total Fees This Period \$0.00

**INTEREST CHARGED**

Transactions continue on page 2

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

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

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

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

300007-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$142.53	\$2.77
Cash Advances	24.90% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date: May 12, 2015  
 New Balance: \$90.85  
 Minimum Payment: \$25.00  
 Amount Enclosed: .

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at www.capitalone.com.

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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

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

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic interest charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
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Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	When your APR(s) will change
P L	Prime Rate + margin 3 month LIBOR + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each Billing Cycle.

**How can I Avoid Membership Fees?** If a Renewal Notice is printed on the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**When will you Credit My Payment?**

For mobile, online or over the phone, as of the business day we receive it, as long as they are made by 8 p.m. ET.

For mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.



- 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.



Platinum MasterCard Account ending in [REDACTED]  
**NEW BALANCE**      **MINIMUM PAYMENT**      **DUE DATE**  
 \$90.85                      \$25.00                      May 12, 2015

Credit Limit: \$200.00  
 Available Credit: \$109.15  
 Cash Advance Credit Limit: \$100.00  
 Available Credit for Cash Advances: \$100.00

<b>Previous Balance</b>		<b>Payments and Credits</b>		<b>Fees and Interest Charged</b>		<b>Transactions</b>		<b>New Balance</b>
\$155.76	-	\$70.00	+	\$2.77	+	\$2.32	=	\$90.85

**TRANSACTIONS CONTINUED**

<b>INTEREST CHARGED (CONTINUED)</b>	
INTEREST CHARGE: PURCHASES	\$2.77
Total Interest This Period	\$2.77
<b>TOTALS YEAR TO DATE</b>	
Total Fees This Year	\$59.00
Total Interest This Year	\$11.90



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

Apr. 16 - May. 15, 2015 30 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$42.45 \$25.00 Jun 12, 2015



Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$157.55 Available Credit for Cash Advances: \$100.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	2 Month(s)	\$44

If you would like information about credit counseling services, call 1-800-4MONEY.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$90.85	\$50.00	\$1.60	\$0.00	\$42.45

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 12 MAY Cap 1 ElecPhonePmt VRUAuthDate 12-MAY (\$50.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**

FEES		Total Fees This Period	\$0.00
<b>INTEREST CHARGED</b>			
INTEREST CHARGE: PURCHASES			\$1.60
Total Interest This Period			\$1.60

Transactions continue on page 2

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

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

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

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

300007-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$85.00	\$1.60
Cash Advances	24.90% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

1 [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Jun 12, 2015	\$42.45	\$25.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at www.capitalone.com.

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



1 [REDACTED]

**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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

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

**How can I Avoid Membership Fees?** If a Renewal Notice is printed on the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**When will you Credit My Payment?**

For mobile, online or over the phone, as of the business day we receive it, as long as they are made by 8 p.m. ET.

For mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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:

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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.

© 2015 Capital One. Capital One is a federally registered service mark.

## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



• Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



• Don't staple or paper clip your check to the payment slip.

• 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.



Platinum MasterCard Account ending in [REDACTED]  
**NEW BALANCE**      **MINIMUM PAYMENT**      **DUE DATE**  
 \$42.45      \$25.00      Jun 12, 2015

Credit Limit: \$200.00  
 Available Credit: \$157.55  
 Cash Advance Credit Limit: \$100.00  
 Available Credit for Cash Advances: \$100.00

<b>Previous Balance</b>		<b>Payments and Credits</b>		<b>Fees and Interest Charged</b>		<b>Transactions</b>		<b>New Balance</b>
\$90.85	-	\$50.00	+	\$1.60	+	\$0.00	=	\$42.45

**TRANSACTIONS CONTINUED**

**TOTALS YEAR TO DATE**

Total Fees This Year	\$59.00
Total Interest This Year	\$13.50



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

May. 16 - Jun. 15, 2015 31 Days in Billing Cycle

<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$21.22	\$21.22	Jul 12, 2015
 PLEASE PAY AT LEAST THIS AMOUNT		
Credit Limit: \$200.00	Cash Advance Credit Limit: \$100.00	
Available Credit: \$178.78	Available Credit for Cash Advances: \$100.00	

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	1 Month(s)	\$22

If you would like information about credit counseling services, call 1-800-4MONEY.

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

<b>Previous Balance</b>	<b>Payments and Credits</b>	<b>Fees and Interest Charged</b>	<b>Transactions</b>	<b>New Balance</b>
\$42.45	-\$75.00	+\$20.40	+\$33.37	\$21.22

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**

1	13 JUN	Cap 1 DebitCardPhonePmt AuthDate 13-Jun	(\$75.00)
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**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**

1	15 MAY	DUNKIN #338398 Q35JERICHONY	\$8.13
2	15 MAY	SUNOCO 0007155517 QPSBROOKLYNNY	\$25.24
<b>Total for Phillip I Williams [REDACTED]</b>			<b>\$33.37</b>

**Total Transactions This Period \$33.37**

**FEES**

1	12 JUN	PAST DUE FEE	\$19.00
<b>Total Fees This Period</b>			<b>\$19.00</b>

Transactions continue on page 2

**Don't understand credit?**

That's because you've never had a teacher like this:



[capitalone.com/financialeducation](http://capitalone.com/financialeducation)  
 Check it out on your schedule, 24/7.

300014-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$71.72	\$1.40
Cash Advances	24.90% P	\$0.00	\$0.00

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

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

1 [REDACTED]



Account ending in [REDACTED]

<b>Due Date</b>	<b>New Balance</b>	<b>Minimum Payment</b>	<b>Amount Enclosed</b>
Jul 12, 2015	\$21.22	\$21.22	.

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at [www.capitalone.com](http://www.capitalone.com).

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



1 [REDACTED]

**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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

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

**How can I Avoid Membership Fees?** If a Renewal Notice is printed on the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**When will you Credit My Payment?**

For mobile, online or over the phone, as of the business day we receive it, as long as they are made by 8 p.m. ET.

For mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

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

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

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Capital One 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.

© 2015 Capital One. Capital One is a federally registered service mark.

## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.

- 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.



<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$21.22	\$21.22	Jul 12, 2015

Credit Limit:	\$200.00
Available Credit:	\$178.78
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$100.00

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$42.45		\$75.00		\$20.40		\$33.37		\$21.22

**TRANSACTIONS CONTINUED**

<b>INTEREST CHARGED</b>	
INTEREST CHARGE: PURCHASES	\$1.40
Total Interest This Period	\$1.40

<b>TOTALS YEAR TO DATE</b>	
Total Fees This Year	\$78.00
Total Interest This Year	\$14.90

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.



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

Jun. 16 - Jul. 15, 2015 30 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$77.54 \$25.00 Aug 12, 2015

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$122.46 Available Credit for Cash Advances: \$100.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	4 Month(s)	\$81

If you would like information about credit counseling services, call 1-800-285-2729

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$21.22	\$50.00	\$0.50	\$105.82	\$77.54

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 13 JUL Cap 1 ElectronicPhonePmtAuthDate 12-JUL (\$50.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 18 JUN SPEEDWAY 07655JERICHONY \$20.14  
 2 20 JUN POPEYES CHIKCENBROOKLYNNY \$20.68  
 3 22 JUN QUEENS BL FILL N' WQ39LONG ISLAND CNY \$13.00  
 4 24 JUN MTA BRIDGES AND TUNNELNEW YORKNY \$32.00  
 5 13 JUL QUEENS BL FILL N' WQ39LONG ISLAND CNY \$20.00

**Total for Phillip I Williams [REDACTED] \$105.82**  
 ▶ **Total Transactions This Period \$105.82**

**FEES**

Transactions continue on page 2



**YOU ARE HERE. WE ARE TOO.**

Check your balance directly from your phone and:

- ▶ View recent transactions
- ▶ Pay your Capital One® bill
- ▶ Check your rewards balance

Go to [m.capitalone.com](http://m.capitalone.com) on your mobile device and manage your account at the speed of you.

300029-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$19.29	\$0.00
Cash Advances	24.90% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date New Balance Minimum Payment Amount Enclosed

Aug 12, 2015 \$77.54 \$25.00 .

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at [www.capitalone.com](http://www.capitalone.com).

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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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.
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P L	Prime Rate + margin 3 month LIBOR + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each Billing Cycle.

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3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**When will you Credit My Payment?**

For mobile, online or over the phone, as of the business day we receive it, as long as they are made by 8 p.m. ET.

For mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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.

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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.

© 2015 Capital One. Capital One is a federally registered service mark.

## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.



- 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.



Platinum MasterCard Account ending in [REDACTED]  
**NEW BALANCE**      **MINIMUM PAYMENT**      **DUE DATE**  
 \$77.54      \$25.00      Aug 12, 2015

Credit Limit: \$200.00  
 Available Credit: \$122.46  
 Cash Advance Credit Limit: \$100.00  
 Available Credit for Cash Advances: \$100.00

<b>Previous Balance</b>		<b>Payments and Credits</b>		<b>Fees and Interest Charged</b>		<b>Transactions</b>		<b>New Balance</b>
\$21.22	-	\$50.00	+	\$0.50	+	\$105.82	=	\$77.54

**TRANSACTIONS CONTINUED**

**FEES (CONTINUED)**

1	15 JUL	MINIMUM INTEREST CHARGE	\$0.50
		Total Fees This Period	\$0.50

**INTEREST CHARGED**

Total Interest This Period	\$0.00
----------------------------	--------

**TOTALS YEAR TO DATE**

Total Fees This Year	\$78.50
Total Interest This Year	\$14.90



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

Jul. 16 - Aug. 15, 2015 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$151.28 \$25.00 Sep 12, 2015



Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$48.72 Available Credit for Cash Advances: \$48.72

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	8 Month(s)	\$163

If you would like information about credit counseling services, call 1-800-4MONEY.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$77.54	\$119.00	\$3.24	\$189.50	\$151.28

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

TRANSACTIONS

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**

1	12 JUN	PAST DUE FEE ADJUSTMENTNT	(\$19.00)
2	23 JUL	Cap 1 DebitCardPhonePmt AuthDate 22-Jul	(\$50.00)
3	13 AUG	Cap 1 DebitCardPhonePmt AuthDate 12-Aug	(\$50.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**

1	13 JUL	Rtn ElectronicPhonePmt	\$50.00
2	15 JUL	DUNKIN #338398 Q35JERICHONY	\$30.68
3	22 JUL	DUNKIN #304160 Q35UNIONDALENY	\$20.03
4	24 JUL	SNAPPY'S 505CLEARFIELDPA	\$45.00
5	28 JUL	SUNOCO 0007155517 QPSBROOKLYNNY	\$25.01
6	28 JUL	MCDONALD'S F10528NEW YORKNY	\$12.60
7	29 JUL	MCDONALD'S F3835NEW YORKNY	\$6.18
<b>Total for Phillip I Williams [REDACTED]</b>			<b>\$189.50</b>

Transactions continue on page 2

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

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

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

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

300007-C

INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$161.99	\$3.15
Cash Advances	24.90% P	\$0.00	\$0.00

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

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

1 [REDACTED]



Account ending in [REDACTED]

Due Date New Balance Minimum Payment Amount Enclosed

Sep 12, 2015 \$151.28 \$25.00 .

PLEASE PAY AT LEAST THIS AMOUNT

LESS WASTE!

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at www.capitalone.com.

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



1 [REDACTED]

**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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

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

**How can I Avoid Membership Fees?** If a Renewal Notice is printed on the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**When will you Credit My Payment?**

For mobile, online or over the phone, as of the business day we receive it, as long as they are made by 8 p.m. ET.

For mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.
- 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.



<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$151.28	\$25.00	Sep 12, 2015

Credit Limit:	\$200.00
Available Credit:	\$48.72
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$48.72

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$77.54		\$119.00		\$3.24		\$189.50		\$151.28

**TRANSACTIONS CONTINUED**

▶ **Total Transactions This Period** **\$189.50**

<b>FEE'S</b>		
	Total Fees This Period	\$0.00
<b>INTEREST CHARGED</b>		
	INTEREST CHARGE ADJUSTMENT	\$0.09
	INTEREST CHARGE: PURCHASES	\$3.15
	Total Interest This Period	\$3.24
<b>TOTALS YEAR TO DATE</b>		
	Total Fees This Year	\$59.50
	Total Interest This Year	\$18.14



Page 1 of 3  
 Customer Service [REDACTED]  
 www.capitalone.com

Aug. 16 - Sep. 15, 2015 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$190.74 **\$51.00** **Oct 12, 2015**

**PLEASE PAY AT LEAST THIS AMOUNT**

Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$9.26 Available Credit for Cash Advances: \$9.26

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	8 Month(s)	\$206

If you would like information about credit counseling services, call 1-800-955-6600.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$151.28	\$0.00	\$22.35	\$17.11	\$190.74

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

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

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]

TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]

1	15 AUG	NEWSLINK B 102A NMAVMIAMIFL	\$17.11
<b>Total for Phillip I Williams [REDACTED]</b>			<b>\$17.11</b>
<b>Total Transactions This Period</b>			<b>\$17.11</b>

**FEEs**

1	12 SEP	PAST DUE FEE	\$19.00
<b>Total Fees This Period</b>			<b>\$19.00</b>

Transactions continue on page 2

## Help is available

**Avoid missing future payments by setting up free, customizable account alerts.**

Enroll in online banking or log into your account at [capitalone.com](http://capitalone.com)

300045-C

### INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$172.43	\$3.35
Cash Advances	24.90% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Oct 12, 2015	\$190.74	\$51.00	.

**PLEASE PAY AT LEAST THIS AMOUNT**

### Take Advantage. Take Control.

Manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Set up account alerts
- Review account information
- Manage your account in privacy



400020

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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

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

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

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or 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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



• Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



• Don't staple or paper clip your check to the payment slip.  
• 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.



Platinum MasterCard

Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$190.74	\$51.00	Oct 12, 2015

Credit Limit:	\$200.00
Available Credit:	\$9.26
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$9.26

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$151.28		\$0.00		\$22.35		\$17.11		\$190.74

**TRANSACTIONS CONTINUED**

**INTEREST CHARGED**

INTEREST CHARGE: PURCHASES	\$3.35
Total Interest This Period	\$3.35

**TOTALS YEAR TO DATE**

Total Fees This Year	\$78.50
Total Interest This Year	\$21.49

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.



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

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

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

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

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

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

**To limit our sharing**

- Call us toll free: 1-888-817-2970 – our menu will prompt you through your choices.

**Please note:**  
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

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

**Questions?** Go to [www.capitalone.com/contactus](http://www.capitalone.com/contactus)

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

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

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

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

**How does Capital One collect my personal information?**

We collect your personal information, for example, when you

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

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

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

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

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

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

Your choices will apply to everyone on your account.

**Definitions****Affiliates**

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

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

**Nonaffiliates**

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

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

**Joint marketing**

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

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

**Other important information**

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

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

**NV Residents:** Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call 1-888-817-2970. If you would like more information about telemarketing practices, you may contact us at Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 or [webinfo@capitalone.com](mailto:webinfo@capitalone.com). For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

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



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

Sep. 16 - Oct. 15, 2015 30 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$172.96 \$25.00 Nov 12, 2015



Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$27.04 Available Credit for Cash Advances: \$27.04

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	9 Month(s)	\$189

If you would like information about credit counseling services, call 1-800-4MONEY.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$190.74	\$100.00	\$2.97	\$79.25	\$172.96

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 26 SEP Cap 1 DebitCardPhonePmt AuthDate 26-Sep (\$100.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 29 SEP USPS 35098903435910975BROOKLYNNY \$8.33  
 2 29 SEP NYCDOT PARKING METERSLONG IS CITYNY \$4.00  
 3 30 SEP NYCDOT PARKING METERSLONG IS CITYNY \$4.00  
 4 02 OCT NYCDOT PARKING METERSLONG IS CITYNY \$4.00  
 5 04 OCT CHINA NEW STAR REST.BROOKLYNNY \$26.62  
 6 06 OCT WALDBAUM'S #70240BROOKLYNNY \$23.77  
 7 06 OCT 45 DELI MARKETNEW YORKNY \$8.53

**Total for Phillip I Williams [REDACTED] \$79.25**  
 ▶ **Total Transactions This Period \$79.25**

Transactions continue on page 2

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

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

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

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

300007-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$157.94	\$2.97
Cash Advances	24.90% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date: Nov 12, 2015  
 New Balance: \$172.96  
 Minimum Payment: \$25.00  
 Amount Enclosed: .

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at www.capitalone.com.

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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

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

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

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or 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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.
- 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.



Platinum MasterCard

Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$172.96	\$25.00	Nov 12, 2015

Credit Limit:	\$200.00
Available Credit:	\$27.04
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$27.04

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$190.74		\$100.00		\$2.97		\$79.25		\$172.96

TRANSACTIONS CONTINUED

<b>FEES</b>		
	Total Fees This Period	\$0.00
<b>INTEREST CHARGED</b>		
	INTEREST CHARGE: PURCHASES	\$2.97
	Total Interest This Period	\$2.97
<b>TOTALS YEAR TO DATE</b>		
	Total Fees This Year	\$78.50
	Total Interest This Year	\$24.46



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

Oct. 16 - Nov. 15, 2015 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$176.35 \$25.00 Dec 12, 2015

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$23.65 Available Credit for Cash Advances: \$23.65

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	9 Month(s)	\$193

If you would like information about credit counseling services, call 1-800-4MONEY.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$172.96	\$50.00	\$22.98	\$30.41	\$176.35

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 14 NOV Payment received. Thank you! (\$50.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 14 OCT SUNOCO 0007155517 QPSBROOKLYNNY \$20.08  
 2 16 OCT POPEYES CHIKCENBROOKLYNNY \$10.33  
**Total for Phillip I Williams [REDACTED] \$30.41**

**Total Transactions This Period \$30.41**

**FEES**  
 1 12 NOV PAST DUE FEE \$19.00  
**Total Fees This Period \$19.00**

Transactions continue on page 2

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

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

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

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

300007-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$204.52	\$3.98
Cash Advances	24.90% P	\$0.00	\$0.00

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

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

1 [REDACTED]



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Dec 12, 2015	\$176.35	\$25.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at www.capitalone.com.

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



1 [REDACTED]

**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 you paid your previous month's balance in full (or 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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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.

© 2015 Capital One. Capital One is a federally registered service mark.

## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.

- 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.



<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$176.35	\$25.00	Dec 12, 2015

Credit Limit:	\$200.00
Available Credit:	\$23.65
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$23.65

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$172.96		\$50.00		\$22.98		\$30.41		\$176.35

**TRANSACTIONS CONTINUED**

<b>INTEREST CHARGED</b>	
INTEREST CHARGE: PURCHASES	\$3.98
Total Interest This Period	\$3.98

<b>TOTALS YEAR TO DATE</b>	
Total Fees This Year	\$97.50
Total Interest This Year	\$28.44

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.



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

Nov. 16 - Dec. 15, 2015 30 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$198.75 **\$51.00** **Jan 12, 2016**

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$1.25 Available Credit for Cash Advances: \$1.25

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	9 Month(s)	\$215

If you would like information about credit counseling services, call 1-800-955-6600.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$176.35	\$0.00	\$22.40	\$0.00	\$198.75

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

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

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]

TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]

FEES			
1	12 DEC	PAST DUE FEE	\$19.00
Total Fees This Period			\$19.00

**INTEREST CHARGED**

Transactions continue on page 2

# Help is available

**Avoid missing future payments by setting up free, customizable account alerts.**

Enroll in online banking or log into your account at [capitalone.com](http://capitalone.com)

300045-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$180.49	\$3.40
Cash Advances	24.90% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

1 [REDACTED]

Due Date New Balance Minimum Payment Amount Enclosed

Jan 12, 2016

\$198.75

\$51.00

.

PLEASE PAY AT LEAST THIS AMOUNT

## Take Advantage. Take Control.

Manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Set up account alerts
- Review account information
- Manage your account in privacy



400020

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



1 [REDACTED]

**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 you paid your previous month's balance in full (or 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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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.

© 2015 Capital One. Capital One is a federally registered service mark.

## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.

- 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.



Platinum MasterCard Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$198.75	\$51.00	Jan 12, 2016

Credit Limit:	\$200.00
Available Credit:	\$1.25
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$1.25

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$176.35		\$0.00		\$22.40		\$0.00		\$198.75

**TRANSACTIONS CONTINUED**

**INTEREST CHARGED (CONTINUED)**

INTEREST CHARGE: PURCHASES	\$3.40
Total Interest This Period	\$3.40

**TOTALS YEAR TO DATE**

Total Fees This Year	\$116.50
Total Interest This Year	\$31.84

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.



<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$177.59	\$25.00	Feb 12, 2016
 PLEASE PAY AT LEAST THIS AMOUNT		
Credit Limit: \$200.00	Cash Advance Credit Limit: \$100.00	
Available Credit: \$22.41	Available Credit for Cash Advances: \$22.41	

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	9 Month(s)	\$194

If you would like information about credit counseling services, call 1-800-4MONEY.

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

<b>Previous Balance</b>	<b>Payments and Credits</b>	<b>Fees and Interest Charged</b>	<b>Transactions</b>	<b>New Balance</b>
\$198.75	-\$60.00	+\$3.40	+\$35.44	\$177.59

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**

1 18 DEC Payment received. Thank you! (\$60.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**

1 22 DEC BP#0035311MARCY AVEQPSBROOKLYNNY \$15.00  
 2 22 DEC THE UPS STORE #5412BROOKLYNNY \$2.16  
 3 22 DEC FINE FAREBROOKLYNNY \$18.28

**Total for Phillip I Williams [REDACTED] \$35.44**

▶ **Total Transactions This Period \$35.44**

**FEES**

Total Fees This Period \$0.00

Transactions continue on page 2

**Always at your service...**

Pay your bill online and take advantage of these and other on-the-go services:

- Capital One® text messaging
- Card replacement
- Travel notification



Log into [www.capitalone.com](http://www.capitalone.com) to take advantage of these and other on-the-go services.

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$172.82	\$3.40
Cash Advances	25.15% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Feb 12, 2016	\$177.59	\$25.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at [www.capitalone.com](http://www.capitalone.com).

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

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1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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:

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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 Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.



- 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.



Platinum MasterCard Account ending in [REDACTED]  
**NEW BALANCE**      **MINIMUM PAYMENT**      **DUE DATE**  
 \$177.59                      \$25.00                      Feb 12, 2016

Credit Limit: \$200.00  
 Available Credit: \$22.41  
 Cash Advance Credit Limit: \$100.00  
 Available Credit for Cash Advances: \$22.41

<b>Previous Balance</b>		<b>Payments and Credits</b>		<b>Fees and Interest Charged</b>		<b>Transactions</b>		<b>New Balance</b>
\$198.75	-	\$60.00	+	\$3.40	+	\$35.44	=	\$177.59

**TRANSACTIONS CONTINUED**

<b>INTEREST CHARGED</b>	
INTEREST CHARGE: PURCHASES	\$3.40
Total Interest This Period	\$3.40
<b>TOTALS YEAR TO DATE</b>	
Total Fees This Year	\$0.00
Total Interest This Year	\$3.40



<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$177.59	\$25.00	Feb 12, 2016
 PLEASE PAY AT LEAST THIS AMOUNT		
Credit Limit: \$200.00	Cash Advance Credit Limit: \$100.00	
Available Credit: \$22.41	Available Credit for Cash Advances: \$22.41	

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	9 Month(s)	\$194

If you would like information about credit counseling services, call 1-800-4MONEY.

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

<b>Previous Balance</b>	<b>Payments and Credits</b>	<b>Fees and Interest Charged</b>	<b>Transactions</b>	<b>New Balance</b>
\$198.75	-\$60.00	+\$3.40	+\$35.44	\$177.59

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**

1 18 DEC Payment received. Thank you! (\$60.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**

1 22 DEC BP#0035311MARCY AVEQPSBROOKLYNNY \$15.00  
 2 22 DEC THE UPS STORE #5412BROOKLYNNY \$2.16  
 3 22 DEC FINE FAREBROOKLYNNY \$18.28

**Total for Phillip I Williams [REDACTED] \$35.44**

▶ **Total Transactions This Period \$35.44**

**FEES**

Total Fees This Period \$0.00

Transactions continue on page 2

**Always at your service...**

Pay your bill online and take advantage of these and other on-the-go services:

- Capital One® text messaging
- Card replacement
- Travel notification



Log into [www.capitalone.com](http://www.capitalone.com) to take advantage of these and other on-the-go services.

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$172.82	\$3.40
Cash Advances	25.15% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Feb 12, 2016	\$177.59	\$25.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at [www.capitalone.com](http://www.capitalone.com).

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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

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**How can my Variable APR change?** Your APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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

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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



• Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



• Don't staple or paper clip your check to the payment slip.  
• 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.



Platinum MasterCard

Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$177.59	\$25.00	Feb 12, 2016

Credit Limit:	\$200.00
Available Credit:	\$22.41
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$22.41

<b>Previous Balance</b>		<b>Payments and Credits</b>		<b>Fees and Interest Charged</b>		<b>Transactions</b>		<b>New Balance</b>
\$198.75	-	\$60.00	+	\$3.40	+	\$35.44	=	\$177.59

**TRANSACTIONS CONTINUED**

**INTEREST CHARGED**

INTEREST CHARGE: PURCHASES	\$3.40
Total Interest This Period	\$3.40

**TOTALS YEAR TO DATE**

Total Fees This Year	\$0.00
Total Interest This Year	\$3.40



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

Jan. 16 - Feb. 15, 2016 31 Days in Billing Cycle

**Platinum MasterCard**

Account ending in [REDACTED]

**NEW BALANCE**                      **MINIMUM PAYMENT**                      **DUE DATE**  
 \$174.73                                      \$25.00                                      Mar 12, 2016



Credit Limit: \$200.00                      Cash Advance Credit Limit: \$100.00  
 Available Credit: \$25.27                      Available Credit for Cash Advances: \$25.27

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	9 Month(s)	\$191

If you would like information about credit counseling services, call 1-800-4MONEY.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$177.59	\$50.00	\$3.15	\$43.99	\$174.73

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

Renewal Notice - Your 03/2016 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.

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**

1	21 JAN	Payment received. Thank you!	(\$25.00)
2	13 FEB	Cap 1 DebitCardPhonePmt AuthDate 13-Feb	(\$25.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**

1	13 FEB	FAMILY DOLLAR #6652BROOKLYNNY	\$15.68
2	13 FEB	FINE FAREBROOKLYNNY	\$28.31
<b>Total for PHILLIP I WILLIAMS [REDACTED]</b>			<b>\$43.99</b>

**Total Transactions This Period \$43.99**

Transactions continue on page 2



Credit cards are only part of the equation.

Learn about all the ways we can serve your needs at [capitalone.com](http://capitalone.com).

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**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$159.99	\$3.15
Cash Advances	25.15% P	\$0.00	\$0.00

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

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

1 [REDACTED]



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Mar 12, 2016	\$174.73	\$25.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at [www.capitalone.com](http://www.capitalone.com).

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



1 [REDACTED]

**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 you paid your previous month's balance in full (or 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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

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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	

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4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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.

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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
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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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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



• Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



• Don't staple or paper clip your check to the payment slip.  
• 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.



Platinum MasterCard

Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$174.73	\$25.00	Mar 12, 2016

Credit Limit:	\$200.00
Available Credit:	\$25.27
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$25.27

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$177.59		\$50.00		\$3.15		\$43.99		\$174.73

**TRANSACTIONS CONTINUED**

<b>FEE'S</b>		
	Total Fees This Period	\$0.00
<b>INTEREST CHARGED</b>		
	INTEREST CHARGE: PURCHASES	\$3.15
	Total Interest This Period	\$3.15
<b>TOTALS YEAR TO DATE</b>		
	Total Fees This Year	\$0.00
	Total Interest This Year	\$6.55



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

Feb. 16 - Mar. 15, 2016 29 Days in Billing Cycle

<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$249.98	\$52.00	Apr 12, 2016
 <b>PLEASE PAY AT LEAST THIS AMOUNT</b>		
Credit Limit: \$200.00	Cash Advance Credit Limit: \$100.00	
Available Credit: \$0.00	Available Credit for Cash Advances: \$0.00	

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	12 Month(s)	\$278

If you would like information about credit counseling services, call 1-800-955-6600.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$174.73	\$0.00	\$51.70	\$23.55	\$249.98

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

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

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]

TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]

1	18 FEB	FINE FAREBROOKLYNNY	\$19.50
2	24 FEB	FAMILY DOLLAR #6652BROOKLYNNY	\$4.05
<b>Total for PHILLIP I WILLIAMS [REDACTED]</b>			<b>\$23.55</b>
<b>Total Transactions This Period</b>			<b>\$23.55</b>

**FEES**

Transactions continue on page 2

# Help is available

**Avoid missing future payments by setting up free, customizable account alerts.**

Enroll in online banking or log into your account at [capitalone.com](http://capitalone.com)

300045-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$201.17	\$3.70
Cash Advances	25.15% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Apr 12, 2016	\$249.98	\$52.00	.

**PLEASE PAY AT LEAST THIS AMOUNT**

## Take Advantage. Take Control.

Manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Set up account alerts
- Review account information
- Manage your account in privacy



400020

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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F	1 month LIBOR + margin	

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5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

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**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

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- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:

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

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

© 2015 Capital One. Capital One is a federally registered service mark.

## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.

- 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.



Platinum MasterCard

Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$249.98	\$52.00	Apr 12, 2016

Credit Limit:	\$200.00
Available Credit:	\$0.00
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$0.00

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$174.73		\$0.00		\$51.70		\$23.55		\$249.98

**TRANSACTIONS CONTINUED**

**FEES (CONTINUED)**

1	12 MAR	PAST DUE FEE	\$19.00
2	15 MAR	CAPITAL ONE MEMBER FEE	\$29.00
		Total Fees This Period	\$48.00

**INTEREST CHARGED**

INTEREST CHARGE: PURCHASES	\$3.70
Total Interest This Period	\$3.70

**TOTALS YEAR TO DATE**

Total Fees This Year	\$48.00
Total Interest This Year	\$10.25

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.



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

Mar. 16 - Apr. 15, 2016 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$154.62 \$25.00 May 12, 2016



Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$45.38 Available Credit for Cash Advances: \$45.38

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	8 Month(s)	\$167

If you would like information about credit counseling services, call 1-800-251-5000

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$249.98	-\$100.00	+\$4.64	\$0.00	\$154.62

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 11 APR Payment received. Thank you! (\$100.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**

FEES		Total Fees This Period	\$0.00
<b>INTEREST CHARGED</b>			
INTEREST CHARGE: PURCHASES			\$4.64
Total Interest This Period			\$4.64

Transactions continue on page 2

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

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

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

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

300007-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$236.22	\$4.64
Cash Advances	25.15% P	\$0.00	\$0.00

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

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

1 [REDACTED]



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
May 12, 2016	\$154.62	\$25.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at www.capitalone.com.

400022

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



1 [REDACTED]

**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 you paid your previous month's balance in full (or 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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.

- 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.



Platinum MasterCard Account ending in [REDACTED]  
**NEW BALANCE**      **MINIMUM PAYMENT**      **DUE DATE**  
 \$154.62                      \$25.00                      May 12, 2016

Credit Limit: \$200.00  
 Available Credit: \$45.38  
 Cash Advance Credit Limit: \$100.00  
 Available Credit for Cash Advances: \$45.38

<b>Previous Balance</b>		<b>Payments and Credits</b>		<b>Fees and Interest Charged</b>		<b>Transactions</b>		<b>New Balance</b>
\$249.98	-	\$100.00	+	\$4.64	+	\$0.00	=	\$154.62

**TRANSACTIONS CONTINUED**

<b>TOTALS YEAR TO DATE</b>	
Total Fees This Year	\$48.00
Total Interest This Year	\$14.89



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

Apr. 16 - May. 15, 2016 30 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$222.59 \$52.00 Jun 12, 2016



Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$0.00 Available Credit for Cash Advances: \$0.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	10 Month(s)	\$244

If you would like information about credit counseling services, call 1-800-955-6600.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$154.62	\$0.00	\$22.86	\$45.11	\$222.59

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

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

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]

TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]

1	16 APR	POPEYES CHICKEN #1BROOKLYNNY	\$26.12
2	18 APR	RITE AID STORE - 4613BROOKLYNNY	\$18.99
<b>Total for PHILLIP I WILLIAMS [REDACTED]</b>			<b>\$45.11</b>

▶ **Total Transactions This Period** \$45.11

**FEES**

Transactions continue on page 2

# Help is available

**Avoid missing future payments by setting up free, customizable account alerts.**

Enroll in online banking or log into your account at [capitalone.com](http://capitalone.com)

300045-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$202.82	\$3.86
Cash Advances	25.15% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

1 [REDACTED]

Due Date New Balance Minimum Payment Amount Enclosed

Jun 12, 2016

\$222.59

\$52.00

.

PLEASE PAY AT LEAST THIS AMOUNT

## Take Advantage. Take Control.

Manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Set up account alerts
- Review account information
- Manage your account in privacy



400020

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



1 [REDACTED]

**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 you paid your previous month's balance in full (or 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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



• Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



• Don't staple or paper clip your check to the payment slip.  
• 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.



Platinum MasterCard

Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$222.59	\$52.00	Jun 12, 2016

Credit Limit:	\$200.00
Available Credit:	\$0.00
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$0.00

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$154.62		\$0.00		\$22.86		\$45.11		\$222.59

**TRANSACTIONS CONTINUED**

**FEES (CONTINUED)**

1	12 MAY PAST DUE FEE	\$19.00
	Total Fees This Period	\$19.00

**INTEREST CHARGED**

INTEREST CHARGE: PURCHASES	\$3.86
Total Interest This Period	\$3.86

**TOTALS YEAR TO DATE**

Total Fees This Year	\$67.00
Total Interest This Year	\$18.75

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.



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

May. 16 - Jun. 15, 2016 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$246.04 **\$80.00** **Jul 12, 2016**



Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$0.00 Available Credit for Cash Advances: \$0.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	10 Month(s)	\$267

If you would like information about credit counseling services, call 1-800-955-6600.

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$222.59	\$0.00	\$23.45	\$0.00	\$246.04

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

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

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]

TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]

FEES			
1	13 JUN	PAST DUE FEE	\$19.00
Total Fees This Period			\$19.00

**INTEREST CHARGED**

Transactions continue on page 2

# Help is available

**Avoid missing future payments by setting up free, customizable account alerts.**

Enroll in online banking or log into your account at [capitalone.com](http://capitalone.com)

300045-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$226.56	\$4.45
Cash Advances	25.15% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date New Balance Minimum Payment Amount Enclosed

Jul 12, 2016

\$246.04

\$80.00

.

PLEASE PAY AT LEAST THIS AMOUNT

## Take Advantage. Take Control.

Manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Set up account alerts
- Review account information
- Manage your account in privacy



400020

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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

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

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

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or 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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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.

© 2015 Capital One. Capital One is a federally registered service mark.

## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.
- 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.



Platinum MasterCard Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$246.04	\$80.00	Jul 12, 2016

Credit Limit:	\$200.00
Available Credit:	\$0.00
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$0.00

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$222.59		\$0.00		\$23.45		\$0.00		\$246.04

**TRANSACTIONS CONTINUED**

**INTEREST CHARGED (CONTINUED)**

INTEREST CHARGE: PURCHASES	\$4.45
Total Interest This Period	\$4.45

**TOTALS YEAR TO DATE**

Total Fees This Year	\$86.00
Total Interest This Year	\$23.20

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.



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

Jun. 16 - Jul. 15, 2016 30 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$269.81 **\$108.00** **Aug 12, 2016**

**PLEASE PAY AT LEAST THIS AMOUNT**

Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$0.00 Available Credit for Cash Advances: \$0.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	10 Month(s)	\$291

If you would like information about credit counseling services, call 1-800-955-6600

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$246.04	\$0.00	\$23.77	\$0.00	\$269.81

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

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

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]

TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]

FEES			
1	12 JUL	PAST DUE FEE	\$19.00
Total Fees This Period			\$19.00

**INTEREST CHARGED**

Transactions continue on page 2

**Your account is SUSPENDED**

Please give us a call to discuss your account status and payment options.

**1-800-955-6600**

300057-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$250.85	\$4.77
Cash Advances	25.15% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

1 [REDACTED]

Due Date New Balance Minimum Payment Amount Enclosed

Aug 12, 2016

\$269.81

\$108.00

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**PLEASE PAY AT LEAST THIS AMOUNT**

**Take Advantage. Take Control.**

Manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Set up account alerts
- Review account information
- Manage your account in privacy



400020

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



1 [REDACTED]

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D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

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3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

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

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

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Capital One 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.

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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 Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.

- 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.



Platinum MasterCard Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$269.81	\$108.00	Aug 12, 2016

Credit Limit:	\$200.00
Available Credit:	\$0.00
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$0.00

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$246.04		\$0.00		\$23.77		\$0.00		\$269.81

**TRANSACTIONS CONTINUED**

**INTEREST CHARGED (CONTINUED)**

INTEREST CHARGE: PURCHASES	\$4.77
Total Interest This Period	\$4.77

**TOTALS YEAR TO DATE**

Total Fees This Year	\$105.00
Total Interest This Year	\$27.97

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.



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

Jul. 16 - Aug. 15, 2016 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$275.17 **\$133.00** **Sep 12, 2016**



Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$0.00 Available Credit for Cash Advances: \$0.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	9 Month(s)	\$292

If you would like information about credit counseling services, call 1-800-955-6600

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$269.81	\$0.00	\$5.36	\$0.00	\$275.17

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

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

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]

TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]

FEES	Total Fees This Period	
	\$0.00	
INTEREST CHARGED		
INTEREST CHARGE: PURCHASES	\$5.36	
Total Interest This Period	\$5.36	

Transactions continue on page 2

**Your account is SUSPENDED**

Please give us a call to discuss your account status and payment options.

**1-800-955-6600**

300057-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$272.39	\$5.36
Cash Advances	25.15% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

1 [REDACTED]

Due Date New Balance Minimum Payment Amount Enclosed

Sep 12, 2016

\$275.17

**\$133.00**

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PLEASE PAY AT LEAST THIS AMOUNT

**Take Advantage. Take Control.**

Manage your account online at [www.capitalone.com](http://www.capitalone.com)



- Set up account alerts
- Review account information
- Manage your account in privacy

400020

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



1 [REDACTED]

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

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

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

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or 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.

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

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Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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.

© 2015 Capital One. Capital One is a federally registered service mark.

## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.
- 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.



<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$275.17	\$133.00	Sep 12, 2016

Credit Limit:	\$200.00
Available Credit:	\$0.00
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$0.00

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$269.81		\$0.00		\$5.36		\$0.00		\$275.17

**TRANSACTIONS CONTINUED**

**TOTALS YEAR TO DATE**

Total Fees This Year	\$105.00
Total Interest This Year	\$33.33

Your minimum payment was not received in time to avoid a late fee. As a courtesy, we didn't charge you a late fee this month. Please note that we may charge a late fee in future months if we don't receive at least your minimum payment by your due date.



Page 1 of 3  
 Customer Service [REDACTED]  
 www.capitalone.com

Aug. 16 - Sep. 15, 2016 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
 \$230.75 **\$158.00** **Oct 12, 2016**

**PLEASE PAY AT LEAST THIS AMOUNT**

Credit Limit: \$200.00 Cash Advance Credit Limit: \$100.00  
 Available Credit: \$0.00 Available Credit for Cash Advances: \$0.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	5 Month(s)	\$239

If you would like information about credit counseling services, call 1-800-955-6600

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$275.17	-\$49.00	+\$4.58	\$0.00	\$230.75

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

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

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]**  
 1 19 AUG Security Deposit Applied (\$49.00)

**TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]**

**FEES**  
 Total Fees This Period \$0.00

**INTEREST CHARGED**

Transactions continue on page 2

**Your account is RESTRICTED**

Please give us a call to discuss your account status and payment options.

**1-800-955-6600**

300056-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$233.16	\$4.58
Cash Advances	25.15% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date	New Balance	Minimum Payment	Amount Enclosed
Oct 12, 2016	\$230.75	\$158.00	.

**PLEASE PAY AT LEAST THIS AMOUNT**

**Take Advantage. Take Control.**

Manage your account online at [www.capitalone.com](http://www.capitalone.com)



- Set up account alerts
- Review account information
- Manage your account in privacy

400020

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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

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

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

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or 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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



• Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



• Don't staple or paper clip your check to the payment slip.  
• 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.



<b>Platinum MasterCard</b>		Account ending in [REDACTED]
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$230.75	\$158.00	Oct 12, 2016

Credit Limit:	\$200.00
Available Credit:	\$0.00
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$0.00

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$275.17		\$49.00		\$4.58		\$0.00		\$230.75

**TRANSACTIONS CONTINUED**

<b>INTEREST CHARGED (CONTINUED)</b>	
INTEREST CHARGE: PURCHASES	\$4.58
Total Interest This Period	\$4.58

<b>TOTALS YEAR TO DATE</b>	
Total Fees This Year	\$105.00
Total Interest This Year	\$37.91

Your minimum payment was not received in time to avoid a late fee. As a courtesy, we didn't charge you a late fee this month. Please note that we may charge a late fee in future months if we don't receive at least your minimum payment by your due date.

Your account is now closed. Charges made prior to your request to close will still post to your account, but future charges will be declined. If you have a balance, please continue to make payments until your balance reaches \$0. Your account will be reported to the credit bureaus as closed.



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

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

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

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

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

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

**To limit our sharing**

- Call us toll free: 1-888-817-2970 – our menu will prompt you through your choices.

**Please note:**  
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

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

**Questions?** Go to [www.capitalone.com/contactus](http://www.capitalone.com/contactus)

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

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

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

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

**How does Capital One collect my personal information?**

We collect your personal information, for example, when you

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

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

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

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

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

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

Your choices will apply to everyone on your account.

**Definitions****Affiliates**

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

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

**Nonaffiliates**

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

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

**Joint marketing**

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

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

**Other important information**

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

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

**NV Residents:** Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call 1-888-817-2970. If you would like more information about telemarketing practices, you may contact us at Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 or [webinfo@capitalone.com](mailto:webinfo@capitalone.com). For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

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



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

Sep. 16 - Oct. 15, 2016 30 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

**NEW BALANCE**  
\$235.18

**MINIMUM PAYMENT**  
\$183.00

**DUE DATE**  
Nov 12, 2016

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$200.00

Cash Advance Credit Limit: \$100.00

Available Credit: \$0.00

Available Credit for Cash Advances: \$0.00

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

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	4 Month(s)	\$242

If you would like information about credit counseling services, call 1-800-955-6600

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

Previous Balance

\$230.75

Payments and Credits

\$0.00

Fees and Interest Charged

\$4.43

Transactions

\$0.00

New Balance

\$235.18

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

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

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]

TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]

<b>FEES</b>		
	Total Fees This Period	\$0.00
<b>INTEREST CHARGED</b>		
	INTEREST CHARGE: PURCHASES	\$4.43
	Total Interest This Period	\$4.43

Transactions continue on page 2

**Your account is RESTRICTED**

Please give us a call to discuss your account status and payment options.

**1-800-955-6600**

300056-C

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$232.88	\$4.43
Cash Advances	25.15% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

Due Date

Nov. 12, 2016

New Balance

\$235.18

Minimum Payment

\$183.00

Amount Enclosed

.

PLEASE PAY AT LEAST THIS AMOUNT

**Take Advantage. Take Control.**

Manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Set up account alerts
- Review account information
- Manage your account in privacy



400020

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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

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

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

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or 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.

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 APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	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 the front of 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 I Make Payments?** You may make your payment in several ways:

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**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.

**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 mailed payments, as of the business day we receive it, as long as you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (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.

**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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## Changing Address?

Address .....

.....

Home Phone .....

Alternate Phone .....

E-mail .....

Address .....

Please print address or phone number 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 payment smoothly:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



- Don't staple or paper clip your check to the payment slip.
- 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.



Platinum MasterCard Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$235.18	\$183.00	Nov 12, 2016

Credit Limit:	\$200.00
Available Credit:	\$0.00
Cash Advance Credit Limit:	\$100.00
Available Credit for Cash Advances:	\$0.00

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$230.75		\$0.00		\$4.43		\$0.00		\$235.18

**TRANSACTIONS CONTINUED**

**TOTALS YEAR TO DATE**

Total Fees This Year	\$105.00
Total Interest This Year	\$42.34

Your minimum payment was not received in time to avoid a late fee. As a courtesy, we didn't charge you a late fee this month. Please note that we may charge a late fee in future months if we don't receive at least your minimum payment by your due date.

Your account is now closed. Charges made prior to your request to close will still post to your account, but future charges will be declined. If you have a balance, please continue to make payments until your balance reaches \$0. Your account will be reported to the credit bureaus as closed.



Oct. 16 - Nov. 15, 2016 31 Days in Billing Cycle

Platinum MasterCard

Account ending in [REDACTED]

<b>NEW BALANCE</b>	<b>PAYMENT DUE</b>	<b>DUE DATE</b>
\$239.85	\$239.85	PAST DUE

Available Credit: \$0.00

IMPORTANT ACCOUNT UPDATES

Your full balance is due. Any payment you make will reduce your balance and help pay off your debt faster. The amount you owe may differ if you've entered into a separate payment agreement.

<b>Previous Balance</b>	<b>Payments and Credits</b>	<b>Fees and Interest Charged</b>	<b>Transactions</b>	<b>New Balance</b>
\$235.18	\$0.00	\$4.67	\$0.00	\$239.85

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

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR PHILLIP I WILLIAMS [REDACTED]

TRANSACTIONS FOR PHILLIP I WILLIAMS [REDACTED]

<b>FEES</b>	Total Fees This Period	\$0.00
<b>INTEREST CHARGED</b>	INTEREST CHARGE: PURCHASES	\$4.67
	Total Interest This Period	\$4.67
<b>TOTALS YEAR TO DATE</b>	Total Fees This Year	\$105.00
	Total Interest This Year	\$47.01

**Help Is Available.**  
 Just Pick Up the Phone.



Call **1-800-258-9319** and a specially trained agent will be happy to help you or answer any questions you may have.

300043-C

INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.15% P	\$237.43	\$4.67
Cash Advances	25.15% P	\$0.00	\$0.00

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

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



Account ending in [REDACTED]

<b>Due Date</b>	<b>New Balance</b>	<b>Amount Enclosed</b>
Past Due	\$239.85	.

**Stay Informed.**



For the most current information about your account, give us a call at **1-800-258-9319**.

400021

PHILLIP I WILLIAMS  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



Capital One Bank (USA), N.A.  
 P.O. Box 71063  
 Charlotte, NC 28272-1063



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

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

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

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

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

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

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

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

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

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

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  - 2) You must not yet have fully paid for the purchase
- If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One, 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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11/01/16

## Changing Mailing Address?

You can change your address immediately at [capitalone.com](http://capitalone.com) or complete the information below. Please print using blue or black ink

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

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

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

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
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 they are 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.

To change or update your address please call **1-800-258-9319** or visit [www.capitalone.com](http://www.capitalone.com)

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# **Your account has charged off.**

It is now being serviced by the Recoveries department.  
Call 1-800-258-9319 if you have questions about this notice.