

Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511  
1-800-946-0332

# YOUR MONTHLY STATEMENT

[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

ACCOUNT STATUS CURRENT

You have setup your account on our DirectPay recurring payment program. Details of your payments scheduled to process between the date of this statement and your due date are shown in the 'Scheduled Payments' section on page 2. The total scheduled payments are shown below.

## YOUR PAYMENT INFORMATION

Past Due Payment(s)	\$0.00
Total Unpaid Late Fees	\$0.00
Total Unpaid Other Fees	\$0.00
Current Due Payment	\$351.27

Total Due	\$351.27
Total Scheduled Payments	\$351.27
Total Due, <i>if scheduled payments are made as planned</i>	\$0.00
Due Date	02/11/2019

Payoff Amount good through 01/31/2019

\$13,000.22

## HOW TO MAKE A PAYMENT



**PAY ONLINE**

[www.capitalone.com](http://www.capitalone.com)



**PAY BY PHONE**

Call 1-800-946-0332

Mon - Fri, 8:00 a.m. - 9:00 p.m. EST



**PAY BY MAIL**

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# SMALL STEPS. BIG RESULTS.

LEARN THE LITTLE STEPS THAT CAN GO  
A LONG WAY IN SAVING YOU MONEY.

- Add money to each payment - an extra \$25 can go a long way!
- Make one extra payment each year
- Make half payments every two weeks

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## IMPORTANT DISCLOSURES AND INSTRUCTIONS

### Important Customer Notices:

#### 1- Mail Payment Information.

- Please see the front of the payment coupon at the bottom of the second page on this statement for important mail payment instructions.
- Please allow at least 5 business days (Monday through Saturday, except holidays) for postal delivery.
- We will process payments received in our California payment processing center the same day if received before 12:00 p.m. Payments received after this time will be processed on the next business day (Monday through Saturday, except holidays). Regardless of when we process your payment, we will credit your account for the day we received your payment.
- We may store your payment account information to allow you to make payments in the future. We will not process payments using this account information without your prior explicit authorization.

#### 2- Electronic Authorization. Each time you send us a check, you authorize us to use information from your check to make a one-time electronic debit from your bank account for the amount of the check. This authorization applies to all checks received. If we cannot process the one-time electronic debit, you authorize us to debit your bank account using the original check, a paper draft, or other item. When we use information from your check to make a one-time electronic debit from your checking account, funds may be withdrawn from your bank account as soon as the same day you make, or we receive, your payment. You will not receive your check back from your financial institution.

#### 3- Late Fees. Please remember, making your monthly payments in full and on time is important to avoid delinquency. If you are past due on your account, you may be assessed late fees in accordance with your contract.

#### 4- Other Fees may include, but are not limited to, any of the following fees or charges, except where prohibited by law: NSF ("returned check fee"), One-Time ACH, Debit Card, Due Date Change, Extension, Legal, Lien Filing, FedEx, and Repossession.

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- If you pay the Payoff Amount shown before your good-through date, your account may be over paid. The credit balance will be refunded back to you.
- If you pay the Payoff Amount shown after your good-through date, your account may not be paid off as you may have incurred additional interest and/or fees. You will receive a statement for the remaining balance prior to your next due date.

#### 8- Credit Bureau Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. All disputes must be sent in writing to the following address: ATTN: COAF Credit Bureau Dispute, Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407.

### Phone Authorization for Electronic Payments:

#### 1- You may authorize us to initiate one-time or recurring payment(s) that will be electronically debited from your bank account by phone at 1-800-946-0332.

#### 2- Confirmation of your phone authorization for recurring payments will be sent to you by mail.

#### 3- Your authorization for one-time payment(s) will remain in effect until your payment(s) is electronically debited from your bank account, or until you direct us to stop it.

#### 4- You may make an electronic payment at no cost by either going online at [www.capitalone.com](http://www.capitalone.com), using our automated phone service at 1-800-946-0332, or speaking with an agent at 1-800-946-0332.

#### 5- If you wish to modify or cancel your payment(s), please call us at 1-800-946-0332, Monday through Friday, from 8:00 a.m. to 9:00 p.m. Eastern Time. Any change to your one-time payment(s) must be completed by 5:00 p.m. Eastern Time on the payment date. Any change to your DirectPay payment must be received 3 business days before your payment date to be effective for this month; otherwise, the change will be effective starting next month.

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1-800-946-0332

# YOUR MONTHLY STATEMENT

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

### TRANSACTION HISTORY 12/21/2018 - 01/20/2019

Posting Date	Effective Date	Description	Principal	Interest	Late Fees	Other Fees	Total
		BEGINNING BALANCE	\$13,239.69	\$28.64	\$0.00	\$0.00	\$13,268.33
01/07/2019	01/07/2019	Payment Received	-\$287.85	-\$63.42	\$0.00	\$0.00	-\$351.27
01/10/2019	01/07/2019	Payment Returned	\$287.85	\$63.42	\$0.00	\$0.00	\$351.27
01/14/2019	01/14/2019	Payment Received	-\$273.53	-\$77.74	\$0.00	\$0.00	-\$351.27
		Interest Accrued this Period	\$0.00	\$63.13	\$0.00	\$0.00	\$63.13
		ENDING BALANCE	\$12,966.16	\$14.03	\$0.00	\$0.00	\$12,980.19

### SCHEDULED PAYMENTS 01/21/2019 - 02/11/2019

Effective Date	Description	Payment Amount
02/07/2019	Recurring ACH Payment	\$351.27
	TOTAL SCHEDULED PAYMENTS	\$351.27



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

See reverse side to update your address.



[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]

Total Due, if scheduled payments are made as planned : \$0.00

Due Date: 02/11/2019

Amount Enclosed: \$ [REDACTED]

### MAIL PAYMENT INSTRUCTIONS

- Please send your payment along with this payment coupon in the enclosed envelope.
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- Be sure to use the envelope provided.
- Enclose payments for this account only.



Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511

1 [REDACTED]



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

## CHANGE OF ADDRESS

(Please print using blue or black ink)

Current Address:



BROOKLYN, NY 11234-4029

New Address

City

State

Zip

Home Phone

Alternate Phone



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Total Due	\$351.27
Total Scheduled Payments	\$351.27
Total Due, <i>if scheduled payments are made as planned</i>	\$0.00
Due Date	03/11/2019

Payoff Amount good through 02/28/2019

\$12,704.07

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1-800-946-0332

# YOUR MONTHLY STATEMENT

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

### TRANSACTION HISTORY 02/21/2019 - 02/17/2019

Posting Date	Effective Date	Description	Principal	Interest	Late Fees	Other Fees	Total
		BEGINNING BALANCE	\$12,966.16	\$14.03	\$0.00	\$0.00	\$12,980.19
02/07/2019	02/07/2019	Payment Received	-\$303.18	-\$48.09	\$0.00	\$0.00	-\$351.27
		Interest Accrued this Period	\$0.00	\$55.58	\$0.00	\$0.00	\$55.58
		ENDING BALANCE	\$12,662.98	\$21.52	\$0.00	\$0.00	\$12,684.50

### SCHEDULED PAYMENTS 02/18/2019 - 03/11/2019

Effective Date	Description	Payment Amount
03/07/2019	Recurring ACH Payment	\$351.27
	TOTAL SCHEDULED PAYMENTS	\$351.27



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

See reverse side to update your address.



[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]

Total Due, if scheduled payments are made as planned : \$0.00

Due Date: 03/11/2019

Amount Enclosed: \$ [REDACTED]

### MAIL PAYMENT INSTRUCTIONS

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City of Industry, CA 91716-0511

1 [REDACTED]



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## CHANGE OF ADDRESS

(Please print using blue or black ink)

Current Address:



BROOKLYN, NY 11234-4029

New Address

City

State

Zip

Home Phone

Alternate Phone



EFTA00123918

Capital One Auto Finance  
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City of Industry, CA 91716-0511  
1-800-946-0332

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BROOKLYN, NY 11234-4029

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Total Due	\$351.27
Total Scheduled Payments	\$351.27
Total Due, <i>if scheduled payments are made as planned</i>	\$0.00
Due Date	04/11/2019

Payoff Amount good through 03/31/2019

\$12,412.36

## HOW TO MAKE A PAYMENT



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# YOUR MONTHLY STATEMENT

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

### TRANSACTION HISTORY 02/18/2019 - 03/20/2019

Posting Date	Effective Date	Description	Principal	Interest	Late Fees	Other Fees	Total
		BEGINNING BALANCE	\$12,662.98	\$21.52	\$0.00	\$0.00	\$12,684.50
03/07/2019	03/07/2019	Payment Received	-\$296.49	-\$54.78	\$0.00	\$0.00	-\$351.27
		Interest Accrued this Period	\$0.00	\$60.02	\$0.00	\$0.00	\$60.02
		ENDING BALANCE	\$12,366.49	\$26.76	\$0.00	\$0.00	\$12,393.25

### SCHEDULED PAYMENTS 03/21/2019 - 04/11/2019

Effective Date	Description	Payment Amount
04/07/2019	Recurring ACH Payment	\$351.27
	TOTAL SCHEDULED PAYMENTS	\$351.27



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

See reverse side to update your address.



[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]

Total Due, if scheduled payments are made as planned : \$0.00

Due Date: 04/11/2019

Amount Enclosed: \$ [REDACTED]

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1 [REDACTED]



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

## CHANGE OF ADDRESS

(Please print using blue or black ink)

Current Address:



BROOKLYN, NY 11234-4029

New Address

City

State

Zip

Home Phone

Alternate Phone



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Total Scheduled Payments	\$351.27
Total Due, <i>if scheduled payments are made as planned</i>	\$0.00
Due Date	05/11/2019

Payoff Amount good through 04/30/2019

\$12,117.32

## HOW TO MAKE A PAYMENT



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- If you pay the Payoff Amount shown before your good-through date, your account may be over paid. The credit balance will be refunded back to you.
- If you pay the Payoff Amount shown after your good-through date, your account may not be paid off as you may have incurred additional interest and/or fees. You will receive a statement for the remaining balance prior to your next due date.

#### 8- Credit Bureau Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. All disputes must be sent in writing to the following address: ATTN: COAF Credit Bureau Dispute, Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407.

### Phone Authorization for Electronic Payments:

#### 1- You may authorize us to initiate one-time or recurring payment(s) that will be electronically debited from your bank account by phone at 1-800-946-0332.

#### 2- Confirmation of your phone authorization for recurring payments will be sent to you by mail.

#### 3- Your authorization for one-time payment(s) will remain in effect until your payment(s) is electronically debited from your bank account, or until you direct us to stop it.

#### 4- You may make an electronic payment at no cost by either going online at [www.capitalone.com](http://www.capitalone.com), using our automated phone service at 1-800-946-0332, or speaking with an agent at 1-800-946-0332.

#### 5- If you wish to modify or cancel your payment(s), please call us at 1-800-946-0332, Monday through Friday, from 8:00 a.m. to 9:00 p.m. Eastern Time. Any change to your one-time payment(s) must be completed by 5:00 p.m. Eastern Time on the payment date. Any change to your DirectPay payment must be received 3 business days before your payment date to be effective for this month; otherwise, the change will be effective starting next month.

Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511  
1-800-946-0332

# YOUR MONTHLY STATEMENT

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

### TRANSACTION HISTORY 03/21/2019 - 04/19/2019

Posting Date	Effective Date	Description	Principal	Interest	Late Fees	Other Fees	Total
		BEGINNING BALANCE	\$12,366.49	\$26.76	\$0.00	\$0.00	\$12,393.25
04/08/2019	04/06/2019	Payment Received	-\$293.94	-\$57.33	\$0.00	\$0.00	-\$351.27
		Interest Accrued this Period	\$0.00	\$56.69	\$0.00	\$0.00	\$56.69
		ENDING BALANCE	\$12,072.55	\$26.12	\$0.00	\$0.00	\$12,098.67

### SCHEDULED PAYMENTS 04/20/2019 - 05/11/2019

Effective Date	Description	Payment Amount
05/07/2019	Recurring ACH Payment	\$351.27
	TOTAL SCHEDULED PAYMENTS	\$351.27



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

See reverse side to update your address.



[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]

Total Due, if scheduled payments are made as planned : \$0.00

Due Date: 05/11/2019

Amount Enclosed: \$ [REDACTED]

### MAIL PAYMENT INSTRUCTIONS

- Please send your payment along with this payment coupon in the enclosed envelope.
- Make your check payable to Capital One Auto Finance and include your account number on your check. DO NOT SEND CASH!
- Payments will be processed according to our posting policy and not any instructions written on your check.
- Don't staple or paper clip your check to the payment slip.
- Be sure to use the envelope provided.
- Enclose payments for this account only.



Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511

1 [REDACTED]



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

## CHANGE OF ADDRESS

(Please print using blue or black ink)

Current Address:



BROOKLYN, NY 11234-4029

New Address

City

State

Zip

Home Phone

Alternate Phone



Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511  
1-800-946-0332

# YOUR MONTHLY STATEMENT

[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

ACCOUNT STATUS CURRENT

You have setup your account on our DirectPay recurring payment program. Details of your payments scheduled to process between the date of this statement and your due date are shown in the 'Scheduled Payments' section on page 2. The total scheduled payments are shown below.

## YOUR PAYMENT INFORMATION

Past Due Payment(s)	\$0.00
Total Unpaid Late Fees	\$0.00
Total Unpaid Other Fees	\$0.00
Current Due Payment	\$351.27

Total Due	\$351.27
Total Scheduled Payments	\$351.27
Total Due, <i>if scheduled payments are made as planned</i>	\$0.00
Due Date	06/11/2019

Payoff Amount good through 05/31/2019

\$11,822.79

## HOW TO MAKE A PAYMENT



**PAY ONLINE**

[www.capitalone.com](http://www.capitalone.com)



**PAY BY PHONE**

Call 1-800-946-0332

Mon - Fri, 8:00 a.m. - 9:00 p.m. EST



**PAY BY MAIL**

Capital One Auto Finance  
PO Box 60511

City of Industry, CA 91716-0511

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- We may store your payment account information to allow you to make payments in the future. We will not process payments using this account information without your prior explicit authorization.

2- Electronic Authorization. Each time you send us a check, you authorize us to use information from your check to make a one-time electronic debit from your bank account for the amount of the check. This authorization applies to all checks received. If we cannot process the one-time electronic debit, you authorize us to debit your bank account using the original check, a paper draft, or other item. When we use information from your check to make a one-time electronic debit from your checking account, funds may be withdrawn from your bank account as soon as the same day you make, or we receive, your payment. You will not receive your check back from your financial institution.

3- Late Fees. Please remember, making your monthly payments in full and on time is important to avoid delinquency. If you are past due on your account, you may be assessed late fees in accordance with your contract.

4- Other Fees may include, but are not limited to, any of the following fees or charges, except where prohibited by law: NSF ("returned check fee"), One-Time ACH, Debit Card, Due Date Change, Extension, Legal, Lien Filing, FedEx, and Repossession.

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Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511  
1-800-946-0332

# YOUR MONTHLY STATEMENT

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

### TRANSACTION HISTORY 04/20/2019 - 05/20/2019

Posting Date	Effective Date	Description	Principal	Interest	Late Fees	Other Fees	Total
		BEGINNING BALANCE	\$12,072.55	\$26.12	\$0.00	\$0.00	\$12,098.67
05/07/2019	05/07/2019	Payment Received	-\$293.44	-\$57.83	\$0.00	\$0.00	-\$351.27
		Interest Accrued this Period	\$0.00	\$57.19	\$0.00	\$0.00	\$57.19
		ENDING BALANCE	\$11,779.11	\$25.48	\$0.00	\$0.00	\$11,804.59

### SCHEDULED PAYMENTS 05/21/2019 - 06/11/2019

Effective Date	Description	Payment Amount
06/07/2019	Recurring ACH Payment	\$351.27
	TOTAL SCHEDULED PAYMENTS	\$351.27



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

See reverse side to update your address.



[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]

Total Due, if scheduled payments are made as planned : \$0.00

Due Date: 06/11/2019

Amount Enclosed: \$ [REDACTED]

### MAIL PAYMENT INSTRUCTIONS

- Please send your payment along with this payment coupon in the enclosed envelope.
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- Payments will be processed according to our posting policy and not any instructions written on your check.
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Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511

1 [REDACTED]



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

## CHANGE OF ADDRESS

(Please print using blue or black ink)

Current Address:



BROOKLYN, NY 11234-4029

New Address

City

State

Zip

Home Phone

Alternate Phone



Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511  
1-800-946-0332

# YOUR MONTHLY STATEMENT

[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

ACCOUNT STATUS CURRENT

You have setup your account on our DirectPay recurring payment program. Details of your payments scheduled to process between the date of this statement and your due date are shown in the 'Scheduled Payments' section on page 2. The total scheduled payments are shown below.

## YOUR PAYMENT INFORMATION

Past Due Payment(s)	\$0.00
Total Unpaid Late Fees	\$0.00
Total Unpaid Other Fees	\$0.00
Current Due Payment	\$351.27

Total Due	\$351.27
Total Scheduled Payments	\$351.27
Total Due, <i>if scheduled payments are made as planned</i>	\$0.00
Due Date	06/11/2019

Payoff Amount good through 05/31/2019

\$11,822.79

## HOW TO MAKE A PAYMENT



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Mon - Fri, 8:00 a.m. - 9:00 p.m. EST



**PAY BY MAIL**  
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#### 3- Late Fees. Please remember, making your monthly payments in full and on time is important to avoid delinquency. If you are past due on your account, you may be assessed late fees in accordance with your contract.

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Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511  
1-800-946-0332

# YOUR MONTHLY STATEMENT

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

### TRANSACTION HISTORY 04/20/2019 - 05/20/2019

Posting Date	Effective Date	Description	Principal	Interest	Late Fees	Other Fees	Total
		BEGINNING BALANCE	\$12,072.55	\$26.12	\$0.00	\$0.00	\$12,098.67
05/07/2019	05/07/2019	Payment Received	-\$293.44	-\$57.83	\$0.00	\$0.00	-\$351.27
		Interest Accrued this Period	\$0.00	\$57.19	\$0.00	\$0.00	\$57.19
		ENDING BALANCE	\$11,779.11	\$25.48	\$0.00	\$0.00	\$11,804.59

### SCHEDULED PAYMENTS 05/21/2019 - 06/11/2019

Effective Date	Description	Payment Amount
06/07/2019	Recurring ACH Payment	\$351.27
	TOTAL SCHEDULED PAYMENTS	\$351.27



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

See reverse side to update your address.



[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]

Total Due, if scheduled payments are made as planned : \$0.00

Due Date: 06/11/2019

Amount Enclosed: \$ [REDACTED]

### MAIL PAYMENT INSTRUCTIONS

- Please send your payment along with this payment coupon in the enclosed envelope.
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- Be sure to use the envelope provided.
- Enclose payments for this account only.



Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511

1 [REDACTED]



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

## CHANGE OF ADDRESS

(Please print using blue or black ink)

Current Address:



BROOKLYN, NY 11234-4029

New Address

City

State

Zip

Home Phone

Alternate Phone



Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511  
1-800-946-0332

# YOUR MONTHLY STATEMENT

[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

ACCOUNT STATUS CURRENT

You have setup your account on our DirectPay recurring payment program. Details of your payments scheduled to process between the date of this statement and your due date are shown in the 'Scheduled Payments' section on page 2. The total scheduled payments are shown below.

## YOUR PAYMENT INFORMATION

Past Due Payment(s)	\$0.00
Total Unpaid Late Fees	\$0.00
Total Unpaid Other Fees	\$0.00
Current Due Payment	\$351.27

Total Due	\$351.27
Total Scheduled Payments	\$351.27
Total Due, <i>if scheduled payments are made as planned</i>	\$0.00
Due Date	07/11/2019

Payoff Amount good through 06/30/2019

\$11,525.08

## HOW TO MAKE A PAYMENT



**PAY ONLINE**

[www.capitalone.com](http://www.capitalone.com)



**PAY BY PHONE**

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Mon - Fri, 8:00 a.m. - 9:00 p.m. EST



**PAY BY MAIL**

Capital One Auto Finance  
PO Box 60511

City of Industry, CA 91716-0511

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Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511  
1-800-946-0332

# YOUR MONTHLY STATEMENT

Account Number: [REDACTED]  
Vehicle: 15 JEEP WRANGLER

### TRANSACTION HISTORY 05/21/2019 - 06/19/2019

Posting Date	Effective Date	Description	Principal	Interest	Late Fees	Other Fees	Total
		BEGINNING BALANCE	\$11,779.11	\$25.48	\$0.00	\$0.00	\$11,804.59
06/07/2019	06/07/2019	Payment Received	-\$294.85	-\$56.42	\$0.00	\$0.00	-\$351.27
		Interest Accrued this Period	\$0.00	\$54.01	\$0.00	\$0.00	\$54.01
		ENDING BALANCE	\$11,484.26	\$23.07	\$0.00	\$0.00	\$11,507.33

### SCHEDULED PAYMENTS 06/20/2019 - 07/11/2019

Effective Date	Description	Payment Amount
07/07/2019	Recurring ACH Payment	\$351.27
	TOTAL SCHEDULED PAYMENTS	\$351.27



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

See reverse side to update your address.



[REDACTED]  
BROOKLYN, NY 11234-4029

Account Number: [REDACTED]

Total Due, if scheduled payments are made as planned : \$0.00

Due Date: 07/11/2019

Amount Enclosed: \$ [REDACTED]

#### MAIL PAYMENT INSTRUCTIONS

- Please send your payment along with this payment coupon in the enclosed envelope.
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Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511

1 [REDACTED]



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

## CHANGE OF ADDRESS

(Please print using blue or black ink)

Current Address:



BROOKLYN, NY 11234-4029

New Address

City

State

Zip

Home Phone

Alternate Phone



EFTA00123938



Account Number: [REDACTED]  
 Vehicle: 15 JEEP WRANGLER  
 ACCOUNT STATUS CURRENT

## YOUR MONTHLY AUTO STATEMENT

Statement Date: 07/22/2019

[REDACTED]  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



You're all set! Your account is set up for recurring payments.

### STATEMENT INFO

Current Payment Due: \$351.27  
 Past Due: \$0.00  
 Late Fees: \$0.00

**Total Due: \$351.27**

Payment Due Date: 08/11/2019

### ACCOUNT INFO

Principal Balance: \$11,184.46

Payoff Amount: \$11,229.39

Payoff Good Through: 08/01/2019

### TRANSACTION HISTORY

Transactions between 06/20/2019 - 07/21/2019

Date	Description	Principal	Interest	Total
07/06/2019	Payment Received	-\$299.80	-\$51.47	= -\$351.27

## IMPORTANT DISCLOSURES AND INSTRUCTIONS

To the extent that you have filed for protection under federal bankruptcy law, you may not be personally liable for the unpaid balance of this loan. This statement is not an attempt to collect a debt and is being provided for informational purposes ONLY.

### 1. Payment Options:

- **Pay Online:** Enroll or sign into your account at [www.capitalone.com](http://www.capitalone.com) to make a payment or setup a recurring payment plan.
- **Pay by Phone:** Call 1-800-946-0332 to make a one-time payment or set up a recurring payment plan using our automated phone service 24/7, or through an agent Monday - Friday 8:00 a.m. to 9:00 p.m. ET and Saturday 8:00 a.m. to 6:00 p.m. ET.
- **Pay by Mail:** Follow the mailing instructions on the payment coupon on the front of this statement. Please allow at least 5 business days (Monday - Saturday, except holidays) for postal delivery. Payments will be credited to your account effective the day your payment was received at our payment processing center.

**2. Electronic Authorization:** Each time you send us a check, you authorize us to use information from your check to make a one-time electronic debit from your bank account for the amount of the check. This authorization applies to all checks received. If we cannot process the one-time electronic debit, you authorize us to debit your bank account using the original check, a paper draft, or other item. When we use information from your check to make a one-time electronic debit from your checking account, funds may be withdrawn from your bank account as soon as the same day you make, or we receive your payment. You will not receive your check back from your financial institution.

**3. Late Fees:** Please remember, making your monthly payments in full and on time is important to avoid delinquency. If you are past due on your account you may be assessed late fees in accordance with your contract.

**4. Paying Your Account Ahead:** Any amount paid over your Total Amount Due shown on the front of this statement by your due date will be applied to your balance but will not further advance your due date. You will need to make at least one regular monthly payment every billing cycle by your due date until your account is paid in full, regardless of how much you paid in previous monthly billing cycles.

**5. Payoff Amount:** Your payoff amount may change if any transactions are posted to your account before the good-through date. If you pay the Payoff Amount before your good-through date, your account may be overpaid. The credit balance will be refunded back to you. If you pay the Payoff Amount shown after your good-through date, your account may not be paid off as you may have incurred additional interest and/or fees. You will receive a statement for the remaining balance prior to your next due date.

**6. Payoff Instructions:** Submit your payoff amount via any of our normal payment options, see below for how this will impact when Capital One will begin processing your release in accordance with state required timelines.

- **Certified Funds Payoff:** If you pay by dealer or cashier's check, Money Gram, Western Union, or cash at a Capital One Bank; Capital One will begin the lien release process the next business day after receipt of the certified funds.
- **Non-Certified Funds Payoff:** If you pay by personal or business check, online, phone, or check paid at a Capital One Bank; to ensure the funds clear, it may take up to five business days after the receipt of the uncertified funds before Capital One begins the lien release process.

**7. Credit Bureau Reporting:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. All disputes must be sent in writing to the following address: ATTN: COAF Credit Bureau Dispute. Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407.

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.



Account Number: [REDACTED]  
 Vehicle: 15 JEEP WRANGLER  
 ACCOUNT STATUS: CURRENT

## YOUR MONTHLY AUTO STATEMENT

Statement Date: 08/21/2019

[REDACTED]  
 [REDACTED]  
 BROOKLYN, NY 11234-4029



You're all set! Your account is set up for recurring payments.

### STATEMENT INFO

Current Payment Due: \$351.27  
 Past Due: \$0.00  
 Late Fees: \$0.00

**Total Due: \$351.27**

Payment Due Date: 09/11/2019

### ACCOUNT INFO

Principal Balance: \$10,888.49

Payoff Amount: \$10,928.87

Payoff Good Through: 08/31/2019

### TRANSACTION HISTORY

Transactions between 07/22/2019 - 08/20/2019

Date	Description	Principal	Interest	Total
08/07/2019	Payment Received	-\$295.97	-\$55.30	= -\$351.27

Please detach and return the portion below with your payment.

#### PAYMENT OPTIONS

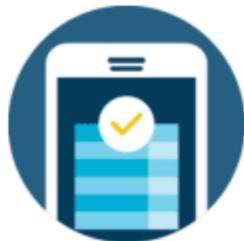
Pay or manage your account using our mobile app or online at [www.capitalone.com](http://www.capitalone.com) | Pay by phone 1-800-946-0332



- Make checks payable to Capital One Auto Finance. Include your account number on check. **Don't send cash.**
- Send your check with payment coupon in envelope provided.
- Don't staple or paper clip your check to payment coupon.

[REDACTED]  
 BROOKLYN, NY 11234-4029

Account Number: [REDACTED]  
 Total Due: \$351.27  
 Due Date: 09/11/2019  
 Amount Enclosed: \$



#### PAY ON THE GO.

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

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



Capital One Auto Finance  
 PO Box 60511  
 City of Industry, CA 91716-0511

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EFTA00123941

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2. **Electronic Authorization:** Each time you send us a check, you authorize us to use information from your check to make a one-time electronic debit from your bank account for the amount of the check. This authorization applies to all checks received. If we cannot process the one-time electronic debit, you authorize us to debit your bank account using the original check, a paper draft, or other item. When we use information from your check to make a one-time electronic debit from your checking account, funds may be withdrawn from your bank account as soon as the same day you make, or we receive your payment. You will not receive your check back from your financial institution.

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Please detach and return the portion below with your payment.

**CHANGE OF ADDRESS**

(Please print using blue or black ink)

**Current Address:**

[Redacted]  
BROOKLYN, NY 11234-4029

\_\_\_\_\_  
New Address

\_\_\_\_\_  
City State Zip

\_\_\_\_\_  
Home Phone Alternate Phone

