



Capital One Auto Finance
7933 Preston Road
Plano, TX 75024

Your journey begins here.



JAIME RIVAS WILLIAMS
[REDACTED]
BROOKLYN NY 11234

374

YOUR ACCOUNT INFORMATION

Account Number:	[REDACTED]
Monthly Payment:	\$351.27
First Payment Due On:	1/11/17
Term:	72 months

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Dear Jaime Rivas Williams,

Congrats on your new vehicle and welcome to Capital One Auto Finance®. We're committed to providing you the first-class service you'd expect from us. Let's get started!

Set Up Your Account

Enroll online at www.capitalone.com/autoenroll for the easiest and fastest way to manage your account 24/7:



- Make payments
- See your balance and due date
- Customize your due date
- And lots more

Again, welcome to Capital One Auto Finance. If you have any questions, please call us at [REDACTED].

Sincerely,

Capital One Auto Finance

P.S. Please see the reverse side for important disclosures.

Capital One Auto Finance is a division of Capital One, National Association, and services the following Capital One affiliated company: Onyx Acceptance Corporation.

Important Disclosures and Information

Late Fee Disclosure: Your account is subject to late fees. We have changed the late fee terms on your account from your original contract in your favor. This change either reduces the amount you may be charged for a late fee, gives you more time to make a payment before a late fee is assessed, and/or caps the total amount of late fees you may pay over the life of your account. Please refer to your original contract, which you should have recently received, to review your original late fee terms. Your new late fee terms are as follows:

A grace period of 10 days applies to your account, which is the amount of time you are permitted to make a payment after your installment payment due date before a late fee is assessed. Please note, the grace period does not affect your installment payment due date, and interest continues to accrue on a daily basis. Your late fee will be 5.00% of any unpaid amount of your installment payment not to exceed \$40.00. The maximum total amount of late fees you will be charged over the life of your account is \$500.

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 [REDACTED].
- 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, using our automated phone service at [REDACTED], or speaking with an agent at [REDACTED].
- 5 - If you wish to modify or cancel your payment(s), please call us at [REDACTED], 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.

Electronic Authorization: Each time you send us a check, you authorize us 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 bank 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.

Your Contact and Insurance Information: As a condition of your finance contract, please remember to keep us informed of any address or telephone number changes. You must also keep your vehicle insured for physical damage during the term of the finance contract with a minimum policy term of six months.

Contract Provisions: If your contract contains an arbitration, waiver of jury trial, or confession of judgment provision, please be advised that Capital One Auto Finance does not enforce these provisions.

For Customers Enrolled in Insurance Coverage Option: If you have separately purchased an insurance coverage option, any due date change does not extend to your insurance policy. If you decide to extend your coverage after the expiration date listed on your insurance policy or certificate, then it is your full responsibility to notify us.

Important Information About Credit 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

Contact Information: If you wish to speak with customer service representative, you may do so by calling [REDACTED], Monday through Friday, from 8:00 a.m. to 9:00 p.m. Eastern Time.

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Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
[REDACTED]

YOUR PAYMENT CONFIRMATION

JAIME RIVAS WILLIAMS
[REDACTED]
BROOKLYN, NY 112344029

Account Number:	[REDACTED]
Transaction Amount:	\$1,638.27
Confirmation #:	313-1453914-1

Dear Jaime Rivas Williams,

Thank you for your recent payment which you verbally authorized on 3/20/2017. A single electronic funds transfer will be automatically drawn from your bank account on or after 3/21/2017. Please keep this letter as confirmation your payment authorization was received.

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 and/or reported to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We're always here to help by providing payment options and solutions that make sense for you. Just call us at [REDACTED] Monday through Friday, from 8:00 a.m. to 9:00 p.m. Eastern Time, or visit us at www.capitalone.com.

We appreciate your business and your effort to keep your account up to date.

Sincerely,

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7933 Preston Road
Plano, TX 75024
[REDACTED]

YOUR PAYMENT CONFIRMATION

JAIME RIVAS WILLIAMS
[REDACTED]
BROOKLYN, NY 112344029

Account Number:	[REDACTED]
Transaction Amount:	\$351.27
Confirmation #:	313-1453914-2

Dear Jaime Rivas Williams,

Thank you for your recent payment which you verbally authorized on 7/13/2017. A single electronic funds transfer will be automatically drawn from your bank account on or after 7/13/2017. Please keep this letter as confirmation your payment authorization was received.

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 and/or reported to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We're always here to help by providing payment options and solutions that make sense for you. Just call us at [REDACTED], Monday through Friday, from 8:00 a.m. to 9:00 p.m. Eastern Time, or visit us at www.capitalone.com.

We appreciate your business and your effort to keep your account up to date.

Sincerely,

Capital One Auto Finance