

Payment Information	
Payment Due Date <b>Dec 16, 2023</b>	For online and phone payments, the deadline is 8pm ET.
New Balance <b>\$0.00</b>	Minimum Payment Due <b>\$0.00</b>
<b>LATE PAYMENT WARNING:</b> If we do not receive your minimum payment by your due date, you may have to pay a \$39.00 late fee and your APRs may be increased up to the Penalty APR of 34.65%.	

Account Summary	
Previous Balance	- \$855.24
Payments	- \$2,465.03
Other Credits	\$0.00
Transactions	+ \$3,320.27
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<b>New Balance</b>	<b>= \$0.00</b>
Credit Limit	\$10,000.00
Available Credit (as of Nov 21, 2023)	\$10,000.00
Cash Advance Credit Limit	\$10,000.00
Available Credit for Cash Advances	\$10,000.00
Your annual fee of \$95 will be charged on your 12/2023 statement.	

Rewards Summary		Rewards as of: 11/20/2023	
<b>Rewards Balance</b> <b>\$8.93</b>		Track and redeem your rewards with our mobile app or on <a href="https://capitalone.com">capitalone.com</a>	
<b>Previous Balance</b>	<b>Earned This Period</b>	<b>Redeemed this period</b>	
\$17.20	\$29.21	-\$37.48	

### Account Notifications

Please check page 3 of this statement for your Account Notifications.

Pay or manage your account at [capitalone.com](https://capitalone.com)

Customer Service: 1-800-867-0904

See reverse for Important Information



TIAN W ZHANG  
 ESTERN STAR. INC  
 6360 PLANTATION CENTER DR  
 RALEIGH, NC 27616-5186



Save time, stay informed.  
 Discover new features with  
 the Capital One Mobile app.

Scan this QR Code with your phone's camera to download the top-rated Capital One Mobile app.

Payment Due Date: **Dec 16, 2023**

Account ending in 4661

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

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Capital One  
 P.O. Box 71087  
 Charlotte NC 28272-1087



1 4154179800444661 21 0000002465030000001

**How can I Avoid Paying Interest Charges?** If you pay your New Balance in full by the due date **each month**, we will not charge interest on new transactions that post to the purchase balance. If you have been paying in full **without** Interest Charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. Interest Charges on Cash Advances and Special Transfers start on the transaction date. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. See the front of your statement for additional information.

**How is the Interest Charge Determined?** Interest Charges accrue from the date of the transaction, date the transaction is processed or the first day of the Billing Cycle. Interest accrues daily on every unpaid amount until it is paid in full. Interest accrued during a Billing Cycle posts to your account at the end of the Billing cycle and appears on your next statement. You may owe Interest Charges even if you pay the entire New Balance one month, but did not do so the prior month. Once you start accruing Interest Charges, you generally must pay your New Balance in full two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. 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 \$0.00 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 I Avoid Membership Fees?** If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service fewer than 40 days after the annual membership Fee was assessed to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

**How do you Process Payments?** When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

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

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

**What To Do If You Think You Find A Mistake On Your Statement:** If you think there is an error on your statement, write to us at:  
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: 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.

© 2023 Capital One. Capital One is a federally registered service mark

ETC-08 07/13/2023



Pay online at capitalone.com



Pay using the Capital One mobile app



Customer Service 1-800-867-0904

## Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

**How do I Make Payments?** You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**When will you Credit My Payment?**

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

## Transactions

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

### TIAN W ZHANG #4661: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Nov 13	Nov 14	PAYMENT	- \$2,465.03

### TIAN W ZHANG #4661: Transactions

Trans Date	Post Date	Description	Amount
Oct 23	Oct 24	TMOBILE*AUTO PAY800-937-8997WA	\$252.96
Oct 29	Oct 31	JERSEY MIKES 3080APEXNC	\$21.35
Nov 1	Nov 2	LTF*LIFE TIME MO DUESLIFETIME.LIFEMN	\$134.53
Nov 1	Nov 2	TARGET.COM *800-591-3869MN	\$44.12
Nov 2	Nov 3	TARGET.COM *800-591-3869MN	\$45.00
Nov 3	Nov 4	RED POCKET MOBILEHTTPSWWW.REDPCA	\$179.09
Nov 13	Nov 14	SAMSClub #8223RALEIGHNC	\$300.36
Nov 13	Nov 14	SAMS CLUB #8223RALEIGHNC	\$2.14
Nov 14	Nov 15	Amazon.com*9T7RL5ZM3Amzn.com/billWA	\$6.01
Nov 16	Nov 17	PAYPAL *NIKE.COM402-935-7733OR	\$40.66
Nov 16	Nov 18	THE HOME DEPOT #3644APEXNC	\$8.01
Nov 21	Nov 21	CREDIT BALANCE REFUND	\$1,818.61
<b>TIAN W ZHANG #4661: Total Transactions</b>			<b>\$2,852.84</b>

### YING ZHANG #9536: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
------------	-----------	-------------	--------

### YING ZHANG #9536: Transactions



Trans Date	Post Date	Description	Amount
Oct 24	Oct 25	WM SUPERCENTER #4157919-335-0051NC	\$22.90
Oct 25	Oct 25	AMZN Mktp US*GK4MU7VT3Amzn.com/billWA	\$25.02
Oct 26	Oct 27	Kindle Unltd*XQ95768V3888-802-3080WA	\$12.86
Nov 5	Nov 6	TIL*PL CICIS PIZZA 827CARYNC	\$29.40
Nov 5	Nov 6	AMZ*Woot LLCsupport@woot.TX	\$246.66
Nov 12	Nov 13	AMZN Mktp US*7V7654DZ3Amzn.com/billWA	\$8.54
Nov 14	Nov 15	AMAZON.COM*J95SL82G3SEATTLEWA	\$19.98
Nov 16	Nov 17	AMZN MKTP US*S82FD5Q53SEATTLEWA	\$61.11
Nov 19	Nov 20	SAMS CLUB #8223RALEIGHNC	\$40.96
<b>YING ZHANG #9536: Total Transactions</b>			<b>\$467.43</b>

### Total Transactions for This Period

**\$3,320.27**

Transactions (Continued)			
Fees			
Trans Date	Post Date	Description	Amount
Total Fees for This Period			\$0.00
Interest Charged			
Interest Charge on Purchases			\$0.00
Interest Charge on Cash Advances			\$0.00
Interest Charge on Other Balances			\$0.00
Total Interest for This Period			\$0.00
Totals Year-to-Date			
Total Fees charged			\$0.00
Total Interest charged			\$0.00

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 Charged
Purchases	22.24% P	\$0.00	\$0.00
Cash Advances	28.24% P	\$0.00	\$0.00
<b>Variable APRs:</b> If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.			
Code next to your APR(s)	How do we calculate your APR(s)?	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		

Account Notifications	
	Renewal Notice - Your 12/2023 bill will include your \$95 annual membership fee. This periodic statement explains how you may close your account and avoid this fee, as well as important information about your rate(s) and how your interest charge is calculated.
	You are enrolled in AutoPay. You've selected to pay the minimum amount due, which will be debited from your bank account on your Scheduled Payment Date. If your payment is more than your current balance, we will only debit the current balance.



**Protect yourself from scams.**  
 When dealing with uninvited contacts from people, businesses, or social networking sites, always use caution.

Scan this QR Code with your phone's camera to learn more or visit  
[www.capitalone.com/stopscams](https://www.capitalone.com/stopscams)

530486-EN