

CAUSE NO. 11DC2601316

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

vs.

YVONNE ANGULO
Defendant

IN THE JUSTICE COURT

PRECINCT 1 PLACE 1

BEXAR COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE COURT:

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of YVONNE ANGULO, the Defendant, and for cause of action shows:

Discovery Level

1. Plaintiff reserves the right to petition this Court to engage in pretrial discovery pursuant to Rule 500.9 of the Texas Rules of Civil Procedure.

Parties and Service of Citation

2. The Plaintiff is a foreign limited liability company duly authorized to conduct business in the State of Texas.

3. The Defendant resides within the venue of the above referenced court and may be served at the following address, or wherever the Defendant may be found:

YVONNE ANGULO
8212 TALLEY RD APT 1203
SAN ANTONIO, TX 78253-2274

Venue and Jurisdiction; Relief Sought

4. Venue is proper in this county because Defendant, a natural person, resides in this county. The amount in controversy is within the jurisdictional limit of this court. The Plaintiff seeks only monetary relief of \$20,000.00 or less, including damages of any kind, penalties, cost, expenses if any. Plaintiff does not seek pre-judgment interest or attorney's fees.

**Plaintiffs Efforts To Resolve
The Underlying Obligation**

5. Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., owns portfolios of consumer receivables, which it attempts to collect. When working with individual consumers, Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., and its affiliates (collectively, "Plaintiff") generally attempt to contact consumers like Defendant through several means, all in an effort to establish contact and to resolve the underlying

obligation. In doing so, Plaintiff attempts to assess each consumer's willingness to pay, through phone calls, letters or other means. Plaintiff attempts to exclude consumers from its collection efforts, where Plaintiff believes those consumers are facing extenuating circumstances or hardships that would prevent them from making any payments.

6. When Plaintiff contacts consumers, it strives to treat consumers with respect, compassion and integrity. Plaintiff works with consumers in an effort to find mutually-beneficial solutions, often offering discounts, hardship plans, and payment options. Plaintiff's efforts are aimed at working with consumers to repay their obligations and to attain financial recovery. Plaintiff strives to engage in dialogue that is honorable and constructive, and to play a positive role in consumers' lives.

7. Despite Plaintiff's efforts to reach consumers and resolve the consumer's obligations, only a percentage of consumers choose to engage with Plaintiff. Those who do are often offered discounts or payment plans that are intended to suit their needs. Plaintiff would prefer to work with consumers to establish voluntary payment arrangements resulting in the resolution of any underlying obligations. However, the majority of Plaintiff's consumers ignore calls or letters, and some simply refuse to repay their obligations despite an apparent ability to do so. When this happens, Plaintiff must decide then whether to pursue collection through legal channels, including litigation like the present action against Defendant. Although the account is now in litigation, Plaintiff remains willing to explore a mutually-beneficial solution through voluntary payment arrangements, if possible.

Count I

8. Defendant had an account with CAPITAL ONE, N.A.. Plaintiff purchased Defendant's debt on or about December 27, 2024. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Records and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	CAPITAL ONE, N.A.
ACCOUNT NO.:	XXXXXXXXXXXX-2497
DATE OF CHARGE-OFF:	August 10, 2023
CHARGE-OFF BALANCE:	\$5,098.78
DATE OF ORIGINATION:	November 13, 2022

Account Stated

9. Plaintiff is the owner and beneficiary of all claims related to the account opened by Defendant with Plaintiff's predecessor-in-interest. Thus, Plaintiff is entitled to relief under the common law cause of action account stated because (i) transactions between the parties or their predecessors-in-interest gave rise to indebtedness of the Defendant to the Plaintiff (ii) there existed an agreement, express or implied, between the parties establishing a fixed amount due, and (iii) the Defendant made a promise, express or implied, to pay the indebtedness, but has failed to do so.

10. Demand for payment has been made by Plaintiff, and as of December 04, 2025, Defendant has refused and failed to remit the remaining principal amount of \$5,098.78. No interest (0%) is accruing on the account.

Damages

11. Plaintiff seeks liquidated damages in the amount of \$5,098.78 along with post judgment interest at the statutory rate provided by applicable law.

Conditions Precedent

12. All conditions precedent have been performed, have occurred, or should be excused.

Prayer

For these reasons, Plaintiff asks that Defendant be cited to appear and answer, and that Plaintiff have judgment against Defendant for the following:

- a. Actual damages in the amount of \$5,098.78;
- b. All costs of suit; and
- c. All other relief, in law and equity, to which Plaintiff may be entitled.

Respectfully submitted
MIDLAND CREDIT MANAGEMENT, INC.



Eliel Escobedo Jr.

Brian Staley, Texas Bar No. 00797483
Michael Young, Texas Bar No. 24037759
Peter Newman, Texas Bar No. 24106928
Juan Goenaga, Texas Bar No. 00797868
Cynthia Stevens, Texas Bar No. 24129749
Genail Logan, Texas Bar No. 24117754
Sunny Park, Texas Bar No. 24149285
John Gillespie, Texas Bar No. 07926300
Amanda Okoli, Texas Bar No. 24140904
Eliel Escobedo Jr., Texas Bar No. 24124860
David D. Backer, Texas Bar No. 24128895
Kristy Gabrielova, Texas Bar No. 24042929
Attorneys for MIDLAND CREDIT MANAGEMENT,
INC.
P.O. Box 460568
Houston, TX 77056
Tel: (866) 300-8750
Fax: 877-232-9721
Email: InternalLegal-TexasFax@MCMCG.COM

PLEASE UNDERSTAND THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN
ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT
PURPOSE.

You can view documents related to your account by visiting our website at www.midlandcredit.com and
logging into your account.

EXHIBIT A

Master Account Sale Agreement dated April 23, 2021
Account Sale Addendum dated December 18, 2024

BILL OF SALE

Closing Date: 12/27/2024

Capital One, N.A. ("Seller"), in consideration of a Purchase Price of [REDACTED] and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, hereby sells, assigns, conveys, sets over, and transfers all right, title and interest in the Accounts identified in the Sale File entitled

OMEGA.BN0076.SALES.PROD-EAST.PWPSLE20241220_BN0076_customer.dat.gz
OMEGA.BN0076.SALES.PROD-EAST.PWPSLE20241220_BN0076_main.dat.gz
OMEGA.BN0076.SALES.PROD-EAST.PWPSLE20241220_BN0076_phone.dat.gz

(which may be in electronic form) to Midland Credit Management, Inc., a Kansas corporation ("Buyer"), and including all proceeds thereof of any kind, without recourse or representation except as expressly provided herein or on the terms, and subject to the conditions, set forth in the Agreement (as defined below).

This Bill of Sale is delivered pursuant to and in accordance with the terms of that certain Master Account Sale Agreement, dated as of April 23, 2021, by and between Seller and Buyer (as amended, restated or otherwise modified from time to time, the "Agreement"). All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such terms in the Agreement. This Bill of Sale does not amend the terms of the Agreement in any respect. The representations, warranties, covenants, agreements and indemnities contained in the Agreement shall not be superseded hereby but shall remain in full force and effect as and to the extent provided in the Agreement.

The Cutoff Date for the Sale File was December 20, 2024. The aggregate Sale Balance of the Accounts as of the Cutoff Date was [REDACTED]

IN WITNESS WHEREOF, Seller, by its duly authorized representative, has executed and delivered this Bill of Sale as of the date first above written.

CAPITAL ONE, NATIONAL ASSOCIATION

By: 

Name: Wesley Perkins

Title: Managing Vice President

MIDLAND CREDIT MANAGEMENT, INC.

By: 

Name: Danielle Wohlfahrt

Title: MVP Business Development

Master Account Sale Agreement dated April 23, 2021
Account Sale Addendum dated December 18, 2024

AFFIDAVIT OF SALE
OF ACCOUNT
BY CREDITOR

Wesley Perkins being duly sworn, deposes and says:

I am over 18 and not a party to this action. I am the Managing Vice President of Capital One, N.A. In that position I am aware of the process of the sale and assignment of electronically stored business records.

On or about December 20, 2024 Capital One, N.A. sold a pool of charged-off accounts (the Accounts) by a Master Account Sale Agreement and a Bill of Sale to Midland Credit Management, Inc., a Kansas corporation. As part of the sale of the Accounts, electronic records and other records were transferred on individual Accounts to the debt buyer. These records were kept in the ordinary course of business of Capital One, N.A.

I am not aware of any errors in these accounts. The above statements are true to the best of my knowledge.

Signed this 16th day of January, 2025.



Wesley Perkins
Managing Vice President

SUBSCRIBED and sworn to before me, the undersigned Notary Public in the jurisdiction aforesaid, by
Wesley Perkins, who is personally known to me and who acknowledged before me his signature to the foregoing Affidavit.

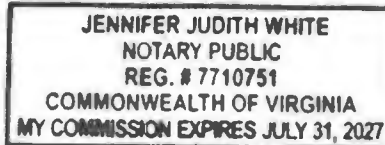
Commonwealth of Virginia

County of Goachland

The forgoing instrument was acknowledged before me this 16 day of January, 2025.

Notary Signature 

Notary Name: Jennifer Judith White



Master Account Sale Agreement dated April 23, 2021
Account Sale Addendum dated December 18, 2024

CERTIFICATE OF CONFORMITY

CERTIFICATE OF CONFORMITY
MADE PURSUANT TO
CPLR 2309(c)
and RPL 299-a

I, an attorney-at-law admitted to practice in the Commonwealth of Virginia, do hereby certify that Jennifer Judith White, is a notary public in and for the Commonwealth of Virginia, in the jurisdiction aforementioned and the acknowledgment upon affidavits for Capital One, N.A. are taken in the manner prescribed by the laws of the Commonwealth of Virginia and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, on 1/16/25

James Amstutz

Printed Name

[Signature]

Signed Name

Attorney at Law, Commonwealth of Virginia

Field	Field Data
Account Number	██████████2497
Seller Account ID	1016186335
First Name	YVONNE
Last Name	ANGULO
SSN	XXX-XX-5581
Date of Birth	██████████
Address 1	8711 TRIGGER CORRAL
City	SAN ANTONIO
State	TX
Zip	78254
Open Date	11/13/2022
Last Purchase Date	04/26/2023
Last Purchase Amount	\$33.16
Last Payment Date	04/21/2023
Last Payment Amount	\$2,200.00
Sale Amount	\$5,098.78
Charge Off Date	08/10/2023
Charge off Balance	\$5,098.78
Post Charge Off Interest	\$0.00
Post Charge off Fee	\$0.00
Post Charge off Payments	\$0.00
Post Charge off Payments and Credits	\$0.00
Post Charge off Credits	\$0.00
Affinity	WALMART

Account information provided by Capital One, National Association pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/27/2024 in connection with the sale of accounts from Capital One, National Association to Midland Credit Management, Inc.

OMEGA.BN0076.SALES.PROD-EAST.PWPSLE20241220_BN0076_customer.dat.gz ;
 OMEGA.BN0076.SALES.PROD-EAST.PWPSLE20241220_BN0076_main.dat.gz ; OMEGA.BN0076.SALES.PROD-EAST.PWPSLE20241220_BN0076_phone.dat.gz
 PWPSLE20241220

EXHIBIT B

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Account Sale Addendum dated December 18, 2024

BILL OF SALE

Closing Date: 12/27/2024

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OMEGA.BN0076.SALES.PROD-EAST.PWPSLE20241220_BN0076_phone.dat.gz

(which may be in electronic form) to Midland Credit Management, Inc., a Kansas corporation ("Buyer"), and including all proceeds thereof of any kind, without recourse or representation except as expressly provided herein or on the terms, and subject to the conditions, set forth in the Agreement (as defined below).

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The Cutoff Date for the Sale File was December 20, 2024. The aggregate Sale Balance of the Accounts as of the Cutoff Date was [REDACTED]

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CAPITAL ONE, NATIONAL ASSOCIATION

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Name: Wesley Perkins

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MIDLAND CREDIT MANAGEMENT, INC.

By: 

Name: Danielle Wohlfahrt

Title: MVP Business Development

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**AFFIDAVIT OF SALE
OF ACCOUNT
BY CREDITOR**

Wesley Perkins being duly sworn, deposes and says:

I am over 18 and not a party to this action. I am the Managing Vice President of Capital One, N.A. In that position I am aware of the process of the sale and assignment of electronically stored business records.

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I am not aware of any errors in these accounts. The above statements are true to the best of my knowledge.

Signed this 16th day of January, 2025.



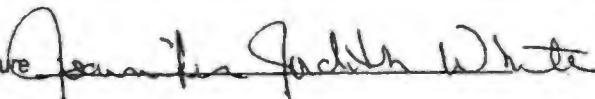
Wesley Perkins
Managing Vice President

SUBSCRIBED and sworn to before me, the undersigned Notary Public in the jurisdiction aforesaid, by Wesley Perkins, who is personally known to me and who acknowledged before me his signature to the foregoing Affidavit.

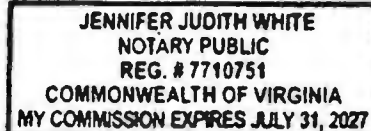
Commonwealth of Virginia

County of Goodland

The forgoing Instrument was acknowledged before me this 16 day of January, 2025.

Notary Signature 

Notary Name: Jennifer Judith White



Master Account Sale Agreement dated April 23, 2021
Account Sale Addendum dated December 18, 2024

CERTIFICATE OF CONFORMITY

**CERTIFICATE OF CONFORMITY
MADE PURSUANT TO
CPLR 2309(c)
and RPL 299-a**

I, an attorney-at-law admitted to practice in the Commonwealth of Virginia, do hereby certify that Jennifer Judith White, is a notary public in and for the Commonwealth of Virginia, in the jurisdiction aforementioned and the acknowledgment upon affidavits for Capital One, N.A. are taken in the manner prescribed by the laws of the Commonwealth of Virginia and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, on 1/16/25

James Hunter

Printed Name

[Signature]

Signed Name

Attorney at Law, Commonwealth of Virginia



Payment Information

Payment Due Date
PAST DUEFor online and phone payments, the
deadline is 8pm ET.New Balance
\$5,098.78Minimum Payment Due
\$5,098.78

IMPORTANT: Your account has charged off and is now serviced by the Recoveries department at 1-800-258-9319. 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.

Account Summary

Previous Balance	\$4,971.66
Payments	\$0.00
Other Credits	\$0.00
Transactions	+ \$0.00
Quick Cash	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$127.12
New Balance	= \$5,098.78
Available Credit (as of Aug 09, 2023)	N/A

Account Notifications

Welcome to your account notifications. Check back here each month for important updates about your account.

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

Customer Service: 1-877-860-1250

See reverse for Important Information

YVONNE ANGULO
8711 TRIGGER CORRAL
SAN ANTONIO, TX 78254-4403

Payment Due Date: Past Due

Account ending in 2497

New Balance	Minimum Payment Due	Amount Enclosed
\$5,098.78	\$5,098.78	\$ _____

Capital One
P.O. Box 60519
City of Industry CA 91716-0519

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.

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 available only with the Capital One Walmart Rewards Mastercard 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 1) date of the transaction, 2) date the transaction is processed or 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your account at the end of the billing period and will appear on your next statement. This means you may owe interest charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next statement. Once you start accruing interest charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest charges are added to the proper segment of your account. However, we reserve the right to not assess interest charges.

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

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-03 07/12/2023



Pay online at walmart.capitalone.com



Pay using the Capital One mobile app



Customer Service 1-877-860-1250

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

YVONNE ANGULO #2497: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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YVONNE ANGULO #2497: Transactions

Trans Date	Post Date	Description	Amount
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Fees

Trans Date	Post Date	Description	Amount
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Total Fees for This Period			\$0.00
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Interest Charged

Interest Charge on Purchases	\$124.05
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Interest Charge on Cash Advances	\$3.07
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Interest Charge on Quick Cash	\$0.00
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Interest Charge on Other Balances	\$0.00
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Total Interest for This Period	\$127.12
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Totals Year-to-Date

Total Fees charged	\$155.00
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Total Interest charged	\$769.75
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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 Charged
Purchases	29.74% P	\$4,911.26	\$124.05
Cash Advances	29.74% P	\$121.65	\$3.07

Variable APRs: 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	



Payment Information

Payment Due Date
Jun 03, 2023For online and phone payments, the
deadline is 8pm ET.New Balance
\$4,731.67Minimum Payment Due
\$693.00**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 \$39.00.**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:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	18 Years	\$13,849

If you would like information about credit counseling services, call 1-888-326-8055.

Account Summary

Previous Balance	\$3,394.32
Payments	- \$2,200.00
Other Credits	\$0.00
Transactions	+ \$3,324.05
Quick Cash	+ \$0.00
Cash Advances	+ \$103.00
Fees Charged	+ \$10.00
Interest Charged	+ \$100.30
New Balance	= \$4,731.67
Credit Limit	\$3,000.00
Available Credit (as of May 09, 2023)	\$0.00
Cash Advance/Quick Cash Credit Limit	\$1,000.00
Available Credit for Cash Advances/Quick Cash	\$0.00

**Your account is suspended,
but you can get back on track.**Visit capitalone.com to make a payment
and see your payment options.

Once paid, your card may be usable, depending on account status.

300082

Account Notifications

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

Pay or manage your account at Walmart.capitalone.com

Customer Service: 1-877-860-1250

See reverse for Important Information

YVONNE ANGULO
8711 TRIGGER CORRAL
SAN ANTONIO, TX 78254-4403Save 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: **Jun 03, 2023**

Account ending in 2497

New Balance
\$4,731.67Minimum Payment Due
\$693.00Amount Enclosed
\$ _____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 60519
City of Industry CA 91716-0519

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 available only with the Capital One Walmart Rewards Mastercard 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 1) date of the transaction, 2) date the transaction is processed or 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your account at the end of the billing period and will appear on your next statement. This means you may owe interest charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next statement. Once you start accruing Interest Charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest charges are added to the proper segment of your account. However, we reserve the right to not assess interest charges.

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 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.

Billing Rights Summary

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: 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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ETC-03 02/03/21

**Pay online at walmart.capitalone.com**

**Pay using the Capital One mobile app**

**Customer Service 1-877-860-1250**

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

YVONNE ANGULO #2497: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Apr 21	Apr 21	DIRECT DEBIT PAYMENTAuthDate 21-Apr	- \$2,200.00

YVONNE ANGULO #2497: Transactions

Trans Date	Post Date	Description	Amount
Apr 21	Apr 27	Rtn DirectDebitPmt - CONA	\$2,200.00
Apr 24	Apr 25	H-E-B #733SAN ANTONIOTX	\$66.11
Apr 24	Apr 25	H-E-B GAS/CARWASH #7SAN ANTONIOTX	\$31.12
Apr 24	Apr 25	CVS/PHARMACY #10905SAN ANTONIOTX	\$14.06
Apr 24	Apr 26	ZAXBY'S #62803SAN ANTONIOTX	\$60.01
Apr 25	Apr 25	NETFLIX, INC.CACA	\$16.77
Apr 25	Apr 25	MLT (SCHOOL)8007364753MN	\$24.98
Apr 25	Apr 25	MLT (SCHOOL)8007364753MN	\$25.96
Apr 25	Apr 26	WM SUPERCENTER #2864SAN ANTONIOTX	\$133.57
Apr 25	Apr 26	Woodforest National BSan AntonioTX	\$103.00
Apr 26	Apr 27	WM SUPERCENTER #2864SAN ANTONIOTX	\$173.31
Apr 26	Apr 27	WM SUPERCENTER #2864SAN ANTONIOTX	\$54.30
Apr 26	Apr 28	SHELL OIL 12484083006SAN ANTONIOTX	\$8.09
Apr 26	Apr 28	SAN ANTONIO SPAY-NEUTESAN ANTONIOTX	\$66.00
Apr 26	Apr 29	MAMA MARGIE'S #3SAN ANTONIOTX	\$33.16
Apr 27	Apr 28	SQ *TACOMADRESan AntonioTX	\$41.95
Apr 27	Apr 28	H-E-B #733SAN ANTONIOTX	\$12.84
Apr 27	Apr 28	MCDONALD'S F39559SAN ANTONIOTX	\$25.41
Apr 27	Apr 28	ANDRETTI INDOOR KARTINSAN ANTONIOTX	\$310.41
Apr 27	Apr 29	3818 GREAT CLIPS AT KASAN ANTONIOTX	\$26.00

YVONNE ANGULO #2497: Total Transactions **\$3,427.05**

Total Transactions for This Period **\$3,427.05**

Fees

Trans Date	Post Date	Description	Amount
Apr 26	Apr 26	CASH ADVANCE FEE	\$10.00
Total Fees for This Period			\$10.00



Transactions (Continued)

Interest Charged

Interest Charge on Purchases	\$98.93
Interest Charge on Cash Advances	\$1.37
Interest Charge on Quick Cash	\$0.00
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$100.30

Totals Year-to-Date

Total Fees charged	\$155.00
Total Interest charged	\$402.64

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	29.49% P	\$3,950.25	\$98.93
Cash Advances	29.49% P	\$54.66	\$1.37

Variable APRs: 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

- ① 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.
- ① Your account has gone over its credit limit and is currently past due.
- ① 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.