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BRIAN D BERSON

Product Name: InterestPlus Online Savings

ACCOUNT NO: 8315557306 CAPITAL ONE BANK (USA), N.A.

Statement Period: 06/01/2012 - 06/30/2012

- 24/7 Account Access
- Check rates
- Access your account balance
- Obtain other account information

At a Glance

Beginning balance as of 06/01/2012	\$50.02	Interest Earned Year-To-Date:	\$0.03
Deposits and other additions (less interest)	\$40.00	Annual Percentage Yield Earned:	0.19%
Interest earned	\$0.01		
Withdrawals and other deductions	\$40.00		
Ending balance as of 06/30/2012	\$50.03		

Deposits and other additions (+)

Date	Amount	Description
06/08/2012	\$40.00	ACH DEPOSIT - PNCBANK_XTRANSFR TRANSFER 060812 BRIAN D BERSON 403309591 A12160005293932
06/30/2012	\$0.01	Interest Earned
Total Deposits : \$40.01		

Withdrawals and other deductions (-)

Date	Amount	Description
06/19/2012	\$40.00	ACH WITHDRAWAL - CAPITAL1 TRANSFER 061912 BRIAN D BERSON 405839597 A12170005496362
Total Withdrawals : \$40.00		

Overdraft and NSF Fee Summary

Â	Total for This Period	Total Year-To-Date
Overdraft Fees	\$0.00	\$0.00
NSF Fees	\$0.00	\$0.00

Visit: <http://www.capitalonedirect.com> or call 1-888-810-4013. Specialists are available: Monday - Friday 8 a.m. - 8 p.m. and Saturday 8 a.m. - 2 p.m. ET

ELECTRONIC FUNDS TRANSFERS

In case of errors or questions about your electronic transfers - If you think an electronic transfer listed on your statement or receipt is wrong or if you need more information about a transaction, call or write to us as soon as possible at the telephone number listed above or the address listed below. We must hear from you no later than 60 days after the date of the first statement on which the problem or error appeared. Please provide us with the following information: 1) your name and account number, 2) a description of the error or the transfer you're unsure about and a detailed explanation as to why you believe it is an error or why you need more information and 3) the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will inform you of the result of our investigation within 10 business days after we hear from you and will promptly correct any error. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we elect the 45-day investigation period, we will re-credit your account within 10 business days after initially being notified by you of a possible error for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents we used in our investigation.

To access our TDD (Telecommunication device for the deaf) service, please call 1-877-650-3530 between 8:00 a.m. - 8:00 p.m. Eastern Time (ET), Monday - Friday, and 8:00 a.m. - 2:00 p.m. ET on Saturdays.

Written inquiries may be sent to: Capital One Direct Banking, P.O. Box 4199, Houston, TX 77210-4199.

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