



Payment Information

Payment Due Date
Oct. 18, 2019

For online and phone payments,
the deadline is 8pm ET.

New Balance
\$444.32

Minimum Payment Due
\$25.00

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 \$35.00.

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	23 Month(s)	\$568

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

Account Summary

Previous Balance	\$510.73
Payments	- \$190.00
Other Credits	\$0.00
Transactions	+ \$112.67
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$10.92
New Balance	= \$444.32
Credit Limit	\$500.00
Available Credit (as of Sep. 21, 2019)	\$55.68
Cash Advance Credit Limit	\$150.00
Available Credit for Cash Advances	\$55.68



Protect your credit score.

Detect fraud with automatic alerts if your credit report changes with CreditWise®—built right into the Capital One® mobile app.

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

300085

Account Notifications

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: 1-877-226-5697 or www.dfs.ny.gov.

Pay or manage your account on our mobile app or at www.capitalone.com.

Customer Service: 1-800-903-3637

See reverse for Important Information



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

Payment Due Date: **Oct. 18, 2019**

Account Ending in 3846

New Balance
\$444.32

Minimum Payment Due
\$25.00

Amount Enclosed
\$ _____

RUTH A KOWALSKI
2
283 RHODE ISLAND ST
BUFFALO, NY 14213-2231



Make a statement. Go paperless.

Stop waiting for your bill to arrive in the mail and go paperless today.

Log in to your account to make the switch to paperless.

400035

Capital One
P.O. Box 6492
Carol Stream, IL 60197-6492



How can I Avoid Paying Interest Charges? If you pay your statement's New Balance in full by the due date, we will not charge you interest on any new transactions that post to the purchase segment. If you have been paying your account in full with no Interest Charges, but then you do not pay your next New Balance in full, we will charge interest on the portion of the balance that you did not pay. For Cash Advances and Special Transfers, we will start charging Interest on the transaction date. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

How is the Interest Charge applied? Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. Interest Charges accrue on every unpaid amount until it is paid in full. This means you may owe Interest Charges even if you pay the entire New Balance for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid 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 my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	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	

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 (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:

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: Capital One, 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-08
11/01/16

Changing Mailing Address?

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

☐ Pay online at www.capitalone.com

☐ Pay using our mobile app

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 www.capitalone.com to see detailed transactions.

RUTH A KOWALSKI #3846: Payments, Credits and Adjustments

Date	Description	Amount
Sep 11	PAYMENT	- \$90.00
Sep 18	CAPITAL ONE ONLINE PYMTAuthDate 18-Sep	- \$100.00

RUTH A KOWALSKI #3846: Transactions

Date	Description	Amount
Sep 13	FAMILY DOLLAR #4665BUFFALONY	\$17.33
Sep 14	RITE AID STORE - 1962BUFFALONY	\$1.00
Sep 15	TMS*MINI MAX MART INCBUFFALONY	\$15.00
Sep 16	TMS*MINI MAX MART INCBUFFALONY	\$6.49
Sep 16	ZACK MARKETBUFFALONY	\$9.00
Sep 16	ZACK MARKETBUFFALONY	\$3.50
Sep 17	TMS*MINI MAX MART INCBUFFALONY	\$15.48
Sep 17	ZACK MARKETBUFFALONY	\$8.00
Sep 18	GOOGLE *Peakg.co/helppay#CA	\$2.16
Sep 19	FM DELI & GROCERYBUFFALONY	\$4.75
Sep 20	THE SALVATION ARMY 2BUFFALONY	\$29.96

RUTH A KOWALSKI #3846: Total **\$112.67**

Total Transactions for This Period **\$112.67**

Fees

Date	Description	Amount
Total Fees for This Period		\$0.00

Interest Charged

Interest Charge on Purchases	\$9.49
Interest Charge on Cash Advances	\$1.43
Interest Charge on Other Balances	\$0.00
Total Interest for This Period	\$10.92

Totals Year-to-Date

Total Fees charged	\$0.00
Total Interest charged	\$94.47

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 Charge
Purchases	26.24% P	\$426.03	\$9.49
Cash Advances	26.24% P	\$64.11	\$1.43

P,L,D,F = Variable Rate. See reverse of page 1 for details.



Manage your account
anywhere, anytime.
 Pay your bill, set up alerts and more
 with the Capital One® mobile app.

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