

500347

With Rewards from Capital One

Choose to snooze on a cruise...  
you can

shop till you drop...

Rewards  
Get a stack of cool cash back...

Capital One

www.capitalone.com

over

MASTERCARD PLATINUM		XXXX-XXXX-XXXX-5232
NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,181.27	\$15.00	Mar 14, 2010
<div></div> <p>PLEASE PAY AT LEAST THIS AMOUNT</p>		
Credit Limit: \$7,500.00		Cash Credit Limit: \$3,750.00
Available Credit: \$6,318.73		Available Credit for Cash: \$3,750.00

LATE PAYMENT WARNING: 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 23.15%.

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions		New Balance
\$1,968.88	-	\$1,968.89	+	\$0.00	+	\$1,181.28	=	\$1,181.27

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR NEIL LANDERS #5232

1	27 JAN	CAPITAL ONE ONLINE PYMTAuthDate 27-JAN	(\$1,968.88)
2	14 FEB	BOSCOVS 00000638PLYMOUTH MEETPA	(\$0.01)

TRANSACTIONS FOR NEIL LANDERS #5232

1	31 JAN	SOLO PERFORMANCE SPECI636-3435095MO	\$26.59
2	01 FEB	WWW.NEWEGG.COM800-390-1119CA	\$30.23
3	01 FEB	VZWRLSS-MYACCT VEFOLSOMCA	\$84.75
4	01 FEB	BUY.COMWWW.BUY.COMCA	\$32.98
5	01 FEB	SUNOCO SVC STATIONFEASTERVILLEPA	\$37.09
6	01 FEB	MOES BRANDYWINE TOWN CWILMINGTONDE	\$8.24
7	03 FEB	TARGET 00011361SPRINGFIELDPA	\$16.77
8	03 FEB	AUTOZONE #2860GLENOLDENPA	\$7.41
9	03 FEB	ACME QMEDIAPA	\$17.82
10	03 FEB	COLD STONE CREAMERYSPRINGFIELDPA	\$5.50
11	05 FEB	MARGARET KUOS MEDIAMEDIAPA	\$51.00
12	05 FEB	PINOCCHIOS PIZZAMEDIAPA	\$15.75
13	06 FEB	PLYMOUTH OIL LIBERPLYMOUTH MEETPA	\$35.96
14	07 FEB	QUOTATIONSMEDIAPA	\$7.00

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	22,933
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	1,477
AVAILABLE BALANCE AS OF 02/17/2010	24,410

For up-to-date rewards tracking, visit  
www.capitalone.com/milesrewards  
or simply call 1-800-228-3001



PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

1 5178058215295232 17 1181271968880015004



Account Number: 5178-0582-1529-5232

Due Date	New Balance	Minimum Payment	Amount Enclosed
Mar 14, 2010	\$1,181.27	\$15.00	.

PLEASE PAY AT LEAST  
THIS AMOUNT

NEIL LANDERS  
557 SKIPPACK PIKE  
BLUE BELL, PA 19422-2150



GREEN FACT!

1 tree can be saved for every  
13 people that go paperless.

Sign up at www.capitalone.com



Capital One Bank (USA), N.A.  
P.O. Box 71083  
Charlotte, NC 28272-1083



With Miles, many choices unravel revealing much more than travel:



- **Anytime Rewards**—Get a statement credit for any purchase made in the past 90 days
- **Cash**—Get Cash Back
- **Gift Cards**—Treat yourself (or that special someone) to dinner or a shopping spree
- **Brand-name Merchandise**—From top-of-the-line electronics and cookware to tools and collectibles
- **Charitable Donations**—Make a difference by donating your Miles to charity
- **Experience Rewards<sup>SM</sup>**—Travel packages, exclusive events and much more

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**How can I avoid paying Interest Charges?** Each month you pay your "New Balance" in full, you will have a minimum grace period of 25 days with no interest charge on all new 1) purchases, 2) balance transfers, 3) special purchases and 4) other charges. If you have been paying your account in full with no interest charges applied and you do not pay your next bill in full, prorated interest charges will be assessed. There is no grace period on cash advances, special transfers, or on any new transaction when there is an unpaid balance from a previous bill.

**How is the Interest Charge applied?** Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first calendar day of the billing period. 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" one month, but did not do so for the previous month. Unpaid interest charges are added to the proper segment of your Account. However, we reserve the right to not assess interest charges at any time.

**Do you assess a Minimum Interest Charge?** Yes. A minimum INTEREST CHARGE of \$0.50 will be assessed for each billing period your account is subject to an interest charge.

**How did you Calculate the Interest Charge?** There are several calculations that are used to determine your total interest charge. 1. To get your Daily Balance: For each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. 2) Subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions that are subject to a grace period are not added to the daily balances. 2. To find your Average Daily Balance: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. 3. Estimate your Total Interest Charge: 1) multiply your average daily balance by the daily periodic rate and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

**How can my variable Annual Percentage Rate (APR) change?** Your APR may increase or decrease based on one of seven standard indices reported in The Wall Street Journal. To find which index is used for your account, look for a code (P, L, C, S, D or F) on the front of this statement next to the APR(s). Then check the table below:

Code next to your Annual Percentage Rate (APR)	Index which your rates are based on	When your Annual Percentage Rate will change
P L C S	Quarterly Prime + margin previously disclosed to you Quarterly LIBOR + margin previously disclosed to you Quarterly CD + margin previously disclosed to you Bankcard Prime + margin previously disclosed to you	The first day of the billing periods that end in January, April, July and October.
D F G	Monthly Prime + margin previously disclosed to you Monthly LIBOR + margin previously disclosed to you Treasury LIBOR + margin previously disclosed to you	The first day of each monthly billing period.

**Are there Additional Fees associated with my account?** Yes, under certain circumstances, you may be assessed a Late or Returned Payment Fee. You may also be assessed overlimit fees if you have chosen to accept them. We reserve the right to not assess fees without prior notice and without waiving our right to assess a similar fee later.

**How can I Close My Account?** You may close your account by calling or writing our Customer Relations Department. At that time, we will provide additional details including payment information. If you use your credit card or charges post to your account after you ask us to close it, we can keep your account open.

**What happens if my Account is Suspended?** We may close or suspend your account and your right to obtain credit at any time and for any reason, even if you are not in default. Account suspension can be permanent or temporary. If your account is closed or suspended you must 1) stop using your credit card and account, 2) cancel all automatic payments, 3) destroy all credit cards and access checks, and 4) pay all amounts you owe us, even if they were charged after the account was closed or suspended.

**How do I Make Payments?** Payments you mail to us will be credited to your account as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and your check in the enclosed remittance envelope, and 2) your payment is received in one of our processing centers by 5pm local time. Please allow at least (7) business days for mail delivery.

Mailed payments received by us at any other location or in any other form may not be credited as of the day we receive them.

**Do you Process Paper Checks as an Electronic Funds Transfer?** When you provide a check as payment, you authorize us and our agents either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check. We may resubmit and electronically collect the returned payments.

**What if I file for Bankruptcy?** If you are entitled to bankruptcy protection, this communication is for information only, it is not an attempt to collect, assess or recover a debt or claim. Do not send us payments without speaking with your bankruptcy attorney or the Bankruptcy Court. If you or your attorney would like to contact our bankruptcy claims servicer directly, please contact: Capital One · PO Box 85167 · Richmond, VA 23285-5167

**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 by website, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. 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.
  - You do not need to pay any disputed amounts and related interest charges or fees until we send you a notice about the outcome of our investigation.
  - 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, you are responsible for the remainder of your balance.
  - We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases.** 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, all of the following must be true: 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2. 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. 3. 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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TC-08  
01/30/10

Changing Address?

Address.....  
.....

Home Phone .....

Alternate Phone .....

E-mail  
Address.....

Please print address or phone number changes above using blue or black ink.



Not quite ready to make payments online?

No problem. Follow these simple steps to make sure we process your payments smoothly:

- Don't staple or paper clip your check to the payment slip.
- Be sure to use the payment envelope that came with your statement. *Using a different envelope could delay processing.*
- Please don't include any additional correspondence.
- Last but not least, be sure to write your 16-digit account number on your check.



# Take Control with Online Statements

## Managing your account online is easy:

- Check your balance and view recent activity
- View and print copies of past statements
- Pay your bill online

Sign up at: [www.capitalone.com](http://www.capitalone.com)



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[www.capitalone.com](http://www.capitalone.com)

Jan. 18 - Feb. 17, 2010 31 Days in Billing Cycle

### MASTERCARD PLATINUM

XXXX-XXXX-XXXX-5232

#### NEW BALANCE

\$1,181.27

#### MINIMUM PAYMENT

\$15.00

#### DUE DATE

Mar 14, 2010

Credit Limit: \$7,500.00

Available Credit: \$6,318.73

Cash Credit Limit: \$3,750.00

Available Credit for Cash: \$3,750.00

#### Previous Balance

\$1,968.88

#### Payments and Credits

\$1,968.89

#### Fees and Interest Charged

\$0.00

#### Transactions

\$1,181.28

#### New Balance

\$1,181.27

### TRANSACTIONS CONTINUED

#### TRANSACTIONS FOR NEIL LANDERS #5232 (CONTINUED)

15	08 FEB	SUNOCO SVC STATION Q21FEASTERVILLEPA	\$20.00
16	09 FEB	PEI WEI #0170 QPSSPRINGFIELDPA	\$10.39
17	11 FEB	DESTOLFOS SCHOOL OF TCONSHOHOCKENPA	\$137.50
18	12 FEB	ACME QMEDIAPA	\$15.88
19	12 FEB	SUNOCO SVC STATIONESSINGTONPA	\$41.25
20	13 FEB	PAYPAL *BUDDHABAR4029357733NY	\$211.91
21	13 FEB	GO VERTICALPHILADELPHIAPA	\$28.00
22	14 FEB	BOSCOVS 00000638PLYMOUTH MEETPA	\$34.09
23	15 FEB	SUNOCO SVC STATIONFEASTERVILLEPA	\$26.79
24	15 FEB	MOES BRANDYWINE TOWN CWILMINGTONDE	\$8.24
25	16 FEB	ACME #7876 QMEDIAPA	\$24.12
26	16 FEB	WWW.SIERRASNOWBOARD.CO08004011751CA	\$198.98
► Total Transactions This Period			\$1,134.24

#### TRANSACTIONS FOR NEIL LANDERS #4692

27	16 JAN	QUIZNOS SUB #4165MEDIAPA	\$14.82
28	16 JAN	TONY A'S PIZZA - CONSCONSHOHOCKENPA	\$6.76
29	16 JAN	DRINKER'S PUBPHILADELPHIAPA	\$18.00
30	18 JAN	WENDYS #109-01 Q25 Q25FOLSOMPA	\$7.46
► Total Transactions This Period			\$47.04

#### FEES

Total Fees This Period	\$0.00
Total Fees This Year	\$0.00

#### INTEREST CHARGED

Total Interest This Period	\$0.00
Total Interest This Year	\$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 Charge
Purchases	12.15% P	\$0.00	\$0.00
Cash	21.15% P	\$0.00	\$0.00

Check this out - just a quick reminder that your account number has changed. So activate your card, and if you've set up automatic payments with any merchants or utilities, be sure to give them your new number. That way, your Capital One card will continue to automatically pay your bills, and you will continue to save time and money. As always, thanks for choosing Capital One.