

Payment Information	
Payment Due Date Jun 17, 2025	For online and phone payments, the deadline is 8pm ET.
New Balance \$2,989.51	Minimum Payment Due \$29.00
<p>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 33.65%.</p> <p>MINIMUM PAYMENT WARNING: Even if you make no more charges with this card, if you make only the minimum payment each month we estimate you will never pay off the balance shown on this statement because your payment will be less than the interest charged each month.</p> <p>If you make more than the minimum payment each period, you will pay less in interest and pay off your balance sooner. For example, if you instead paid \$119.00 per month, you would pay off the balance shown on this statement in around 3 years.</p> <p>If you would like information about credit counseling services, call 888-326-8055.</p>	

Account Summary	
Previous Balance	\$969.02
Payments	- \$16,746.16
Other Credits	- \$387.08
Transactions	+ \$19,153.73
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance	= \$2,989.51
Credit Limit	\$35,000.00
Available Credit (as of May 23, 2025)	\$32,010.49
Cash Advance Credit Limit	\$10,000.00
Available Credit for Cash Advances	\$10,000.00

Rewards Summary	Rewards as of: 05/23/2025	
Rewards Balance 242,380	Track and redeem your rewards with our mobile app or on capitalone.com	
Previous Balance 208,447	Earned This Period 33,933	Redeemed this period 0

Account Notifications

Please check page 6 of this statement for your Account Notifications.

Pay or manage your account at capitalone.com

Customer Service: 800-867-0904

See reverse for Important Information



ARPITKUMAR PATEL
 YELLOWSTONE DENTAL PLLC
 2518 BAYROSE DR
 LA MARQUE, TX 77568-1486



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 the Capital One Mobile app.

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Payment Due Date: **Jun 17, 2025**

Account ending in 8389

New Balance	Minimum Payment Due	Amount Enclosed
\$2,989.51	\$29.00	\$ _____

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



1 5528694506218389 23 2989511060140029005

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.

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ETC-08 07/13/2023



Pay online at capitalone.com



Pay using the Capital One mobile app



Customer Service 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.

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Transactions

Visit capitalone.com to see detailed transactions.

ARPITKUMAR PATEL #8389: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Apr 25	Apr 25	CAPITAL ONE MOBILE PYMTAuthDate 25-Apr	- \$2,086.05
Apr 28	Apr 30	ALIGN TECHNOLOGY, INC.SAN JOSECA	- \$299.00
May 1	May 17	DENTALXCHANGE.COMIRVINECA	- \$88.08
May 3	May 3	CAPITAL ONE MOBILE PYMTAuthDate 03-May	- \$5,983.95
May 9	May 9	CAPITAL ONE MOBILE PYMTAuthDate 09-May	- \$3,792.36
May 15	May 15	CAPITAL ONE MOBILE PYMTAuthDate 15-May	- \$2,414.74
May 18	May 19	CAPITAL ONE MOBILE PYMTAuthDate 18-May	- \$1,408.92
May 21	May 21	CAPITAL ONE MOBILE PYMTAuthDate 21-May	- \$1,060.14

ARPITKUMAR PATEL #8389: Transactions

Trans Date	Post Date	Description	Amount
Apr 22	Apr 23	TST*KINGS LEAGUE CITYDickinsonTX	\$22.23
Apr 23	Apr 23	AMAZON MKTPL*YG4RK5EF3Amzn.com/billWA	\$274.94
Apr 23	Apr 24	DAR*DARBY DENTAL SUPPL800-448-7323NY	\$227.79
Apr 23	Apr 24	Google ADS9535367848Mountain ViewCA	\$500.00
Apr 23	Apr 25	SHELL OIL12980332014RICHMONDTX	\$3.24
Apr 23	Apr 25	SHELL OIL12980332014RICHMONDTX	\$47.92
Apr 23	Apr 25	HCTRA EZ TAG REBILLHOUSTONTX	\$10.00
Apr 24	Apr 25	TST*KINGS LEAGUE CITYDickinsonTX	\$34.14
Apr 25	Apr 26	DAR*DARBY DENTAL SUPPL800-448-7323NY	\$57.03
Apr 25	Apr 26	Google ADS9535367848Mountain ViewCA	\$500.00
Apr 25	Apr 26	AMAZON RETA* S223052R3SEATTLEWA	\$45.24
Apr 27	Apr 28	CHEESECAKE BAYBROOKFRIENDSWOODTX	\$217.22
Apr 28	Apr 29	CLOUDDENTISTRYWELLESLEYMA	\$72.75
Apr 28	Apr 30	HCTRA EZ TAG REBILLHOUSTONTX	\$10.00
Apr 29	Apr 30	Google ADS9535367848Mountain ViewCA	\$500.00
Apr 29	Apr 30	TST*KINGS LEAGUE CITYDickinsonTX	\$23.81
Apr 29	May 1	BUC-EE'S #33TEXAS CITYTX	\$12.08
Apr 29	May 1	BUC-EE'S #33TEXAS CITYTX	\$60.66
Apr 30	May 1	SQ *CLASSIC FADEZ BARBLEAGUE CITYTX	\$49.14
Apr 30	May 1	KMAKFITNESS LTDHARROWLND \$350.00 GBP 0.744997871 Exchange Rate	\$469.80
Apr 30	May 1	WM SUPERCENTER #5388LEAGUE CITYTX	\$53.00
May 1	May 1	K BUSINESS SOLUTIONSHOUSTONTX	\$1,082.50
May 1	May 1	Google GSUITE_baycolonMountain ViewCA	\$6.40

Additional Information on the next page

Transactions (Continued)

Trans Date	Post Date	Description	Amount
May 1	May 2	Google ADS9535367848Mountain ViewCA	\$449.23
May 1	May 2	CROWN WORLD INCIRVINECA	\$2,206.00
May 1	May 3	DENTALXCHANGE.COMIRVINECA	\$88.08
May 1	May 3	DENTALXCHANGE.COMIRVINECA	\$88.08
May 2	May 3	AMAZON MARK* NI50X6CV2SEATTLEWA	\$15.13
May 2	May 3	THE UPS STORE 5337LEAGUE CITYTX	\$14.40
May 2	May 5	BUC-EE'S #33TEXAS CITYTX	\$27.24
May 2	May 5	TXH004 LEAGUE CITYLEAGUE CITYTX	\$15.00
May 2	May 5	BTS*ALLCERADENTALLABPALM BEACH GAFL	\$140.00
May 3	May 5	TST*LA BRISA LEAGUE CILeague CityTX	\$89.94
May 4	May 5	Google ADS9535367848Mountain ViewCA	\$500.00
May 4	May 5	AMAZON MARK* NB95Q71J0SEATTLEWA	\$14.06
May 4	May 5	ADIT APPLICATIONRICHMONDTX	\$36.00
May 5	May 5	AMAZON MARK* NB4NZ0GVOSEATTLEWA	\$32.41
May 5	May 6	FACEBK *F8HQ3RGNU2Menlo ParkCA	\$179.60
May 5	May 6	FACEBK *HADXHPCNU2Menlo ParkCA	\$22.11
May 5	May 6	ADT SECURITY*404617044WWW.ADT.COMFL	\$61.95
May 5	May 6	TST*KINGS LEAGUE CITYDickinsonTX	\$19.48
May 5	May 6	MEDS 2U PHARMACY: KITFOLSOMCA	\$574.99
May 6	May 7	Google ADS9535367848Mountain ViewCA	\$500.00
May 6	May 7	STATE FARM INSURANCEBLOOMINGTONIL	\$513.99
May 6	May 7	DAR*DARBY DENTAL SUPPL800-448-7323NY	\$349.76
May 6	May 7	TST*KINGS LEAGUE CITYDickinsonTX	\$24.48
May 6	May 8	HCTRA EZ TAG REBILLHOUSTONTX	\$10.00
May 7	May 8	CHEESECAKE BAYBROOKFRIENDSWOODTX	\$171.60
May 8	May 9	CHEVRON 0357915DICKINSONTX	\$90.84
May 8	May 9	4CHANGE ENERGY855-784-2426TX	\$162.04
May 8	May 10	IN-N-OUT WEBSTERWEBSTERTX	\$17.86
May 9	May 10	Google ADS9535367848Mountain ViewCA	\$500.00
May 9	May 10	CHEVRON 0357915DICKINSONTX	\$3.67
May 9	May 10	HCTRA EZ TAG REBILLHOUSTONTX	\$10.00
May 9	May 12	OPEN DENTAL SOFTWARESALEMOR	\$139.64
May 10	May 12	HCTRA EZ TAG REBILLHOUSTONTX	\$10.00
May 11	May 12	COMCAST BUSINESS MOBIL844-963-0206PA	\$47.49
May 11	May 12	GoToCom*LogMeInProgoto.comMA	\$31.98
May 11	May 12	H-E-B #028LEAGUE CITYTX	\$31.24
May 11	May 13	BUC-EE'S #33TEXAS CITYTX	\$1.40

Additional Information on the next page

Transactions (Continued)

Trans Date	Post Date	Description	Amount
May 11	May 13	BUC-EE'S #33TEXAS CITYTX	\$65.47
May 11	May 13	THE HOME DEPOT #1853LEAGUE CITYTX	\$42.48
May 12	May 13	RELIANT ENERGY866-222-7100TX	\$432.37
May 12	May 13	Google ADS9535367848Mountain ViewCA	\$500.00
May 12	May 13	NOBEL BIO CARE USA LLCYORBA LINDACA	\$13.20
May 12	May 14	LEAGUE CITY JEEP RAMDICKINSONTX	\$130.39
May 13	May 13	NETFLIX.COMNETFLIX.COMCA	\$36.78
May 13	May 13	MED*UNIVERSITY OF TEXA409-515-7049TX	\$90.00
May 13	May 15	HCTRA EZ TAG REBILLHOUSTONTX	\$10.00
May 14	May 14	MED*UNIVERSITY OF TEXA409-515-7049TX	\$50.00
May 14	May 15	Google ADS9535367848Mountain ViewCA	\$500.00
May 14	May 15	TST*LA BRISA LEAGUE CILeague CityTX	\$50.82
May 15	May 16	TST*KINGS LEAGUE CITYDickinsonTX	\$30.89
May 16	May 16	Google ADS9535367848Mountain ViewCA	\$500.00
May 16	May 19	BUC-EE'S #33TEXAS CITYTX	\$45.27
May 17	May 17	COMCAST OF HOUSTON713-341-1000TX	\$393.02
May 17	May 19	FACEBK *X5BBARUMU2Menlo ParkCA	\$491.00
May 17	May 19	HCTRA EZ TAG REBILLHOUSTONTX	\$10.00
May 18	May 20	BUC-EE'S #33TEXAS CITYTX	\$13.87
May 19	May 20	Google ADS9535367848Mountain ViewCA	\$500.00
May 19	May 21	HCTRA EZ TAG REBILLHOUSTONTX	\$10.00
May 20	May 21	AMAZON RETA* NZ3QZ7II2SEATTLEWA	\$127.33
May 20	May 22	BUC-EE'S #33TEXAS CITYTX	\$42.36
May 21	May 22	DAR*DARBY DENTAL SUPPL800-448-7323NY	\$229.83
May 21	May 22	Google ADS9535367848Mountain ViewCA	\$500.00
May 21	May 22	NET32* FRONTIER DENTALCARYNC	\$41.68
May 21	May 22	AMAZON MARK* NZ0155300SEATTLEWA	\$15.57
May 21	May 22	AMAZON MARK* NZ1VP7NPOSEATTLEWA	\$31.92
May 22	May 22	AMAZON MARK* NZ60E50U1SEATTLEWA	\$68.74
May 22	May 22	ADIT ADVERTISING INC HOUSTONTX	\$499.00
May 22	May 23	DAR*DARBY DENTAL SUPPL800-448-7323NY	\$235.12
ARPITKUMAR PATEL #8389: Total Transactions			\$17,176.69

Transactions (Continued)

TRISHA PATEL #9681: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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TRISHA PATEL #9681: Transactions

Trans Date	Post Date	Description	Amount
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Apr 22	Apr 23	H-E-B #028LEAGUE CITYTX	\$86.10
Apr 22	Apr 23	H-E-B #028LEAGUE CITYTX	\$5.97
Apr 26	Apr 28	H-E-B #028LEAGUE CITYTX	\$6.32
Apr 29	Apr 30	Tory Burch LLC8664808679NY	\$215.42
Apr 30	May 1	MACYS BAYBROOKFRIENDSWOODTX	\$42.21
Apr 30	May 1	WAL-MART #5388LEAGUE CITYTX	\$81.06
Apr 30	May 1	CHIPOTLE 3681LEAGUE CITYTX	\$12.12
Apr 30	May 2	THE HOME DEPOT #1853LEAGUE CITYTX	\$15.66
May 2	May 3	H-E-B #769WEBSTERTX	\$26.32
May 3	May 5	PAPA JOHNS 3693DICKINSONTX	\$24.28
May 5	May 6	WAL-MART #0529LA MARQUETX	\$22.97
May 5	May 6	SAMSClub #8190TEXAS CITYTX	\$76.84
May 5	May 7	CHICK-FIL-A #02221LEAGUE CITYTX	\$19.47
May 6	May 8	KING NAILS TEXAS CITYTEXAS CITYTX	\$110.00
May 7	May 8	H-E-B #769WEBSTERTX	\$22.94
May 7	May 8	H-E-B #769WEBSTERTX	\$1.24
May 12	May 13	Subway 32488DickinsonTX	\$7.89
May 15	May 17	AUNTIE ANNE'S #TX200HOUSTONTX	\$12.27
May 19	May 21	ZARA USA 10286FRIENDSWOODTX	\$49.69
May 20	May 21	TST*SHIV SAGARHoustonTX	\$13.30
May 20	May 21	TST*SHIV SAGARHoustonTX	\$19.46
May 21	May 22	DILLARDS 698 DILLARD'S800-345-5273AR	\$245.73
May 21	May 22	DILLARDS 779 BAYBROOKFRIENDSWOODTX	\$309.60
May 21	May 23	CHICK-FIL-A #00006FRIENDSWOODTX	\$4.60
May 23	May 23	ARITZIA.COM855-274-8942NY	\$545.58

TRISHA PATEL #9681: Total Transactions			\$1,977.04
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Total Transactions for This Period	\$19,153.73
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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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Transactions (Continued)

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	\$95.00
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	25.24% P	\$0.00	\$0.00
Cash Advances	31.24% P	\$0.00	\$0.00

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

-  Please visit capitalone.com for your most current Rewards Program Terms and Conditions. You can also find changes to your Rewards by logging into your account and navigating to the Rewards FAQ section.
-  You are enrolled in AutoPay. You've selected to pay the New Balance shown on this statement, which will be debited from your bank account on your scheduled payment date. If your payment is more than the current balance on your scheduled payment date, 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

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