

Account Notifications

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 due date. If your payment is more than the current balance on your due date, we will only debit the current balance.

Account Summary

Previous Balance \$65.71

Payments

Other Credits \$0.00

Transactions + \$59.23

Cash Advances + \$0.00

Fees Charged + \$0.00

Interest Charged + \$0.00

New Balance = \$59.23

Credit Limit \$1,000.00

\$940.77

Cash Advance Credit Limit \$900.00

Available Credit for Cash Advances \$900.00

www.capitalone.com. Customer Service: 1-800-955-7070 See reverse for Important Information

Payment Information

Payment Due Date

Feb. 16, 2021

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

New Balance

\$59.23

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 \$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 4 Month(s) \$62

If you would like information about credit counseling services, call 1-888-326-8055.
9999

Dec. 23, 2020 - Jan. 22, 2021 | 31 days in Billing Cycle

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: Feb. 16, 2021 Account Ending in 9999

New Balance

\$59.23

Minimum Payment Due

\$25.00

Amount Enclosed

\$ _____

JOHN DOE

123 ANY ST

SAN FRANCISCO CA 95016 Capital One

P.O. Box 60599

City of Industry, CA 91716-0599

1 2345678901234567 89 0123456789012345679

****Important Notice****

We are unable to provide your Rewards Summary on this month's statement. To review your current Rewards balance or for additional Rewards information, please log in to your account at www.capitalone.com or the Capital One Mobile Banking app.

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Visa Signature Account Ending in
- \$65.71

Available Credit (as of Jan. 22, 2021)

Pay or manage your account on our mobile app or at
001

Changing Mailing Address?

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

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.

Any written requests on this form will not be honored. To manage your account, please refer to your billing statement for customer service options.

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.

Code next to

your APR(s)

How do we calculate your

APR(s)? Index + margin

When your APR(s) will change

P

L

Prime Rate + margin

3 month LIBOR + margin

The first day of the Billing Cycles that
end in Jan., April, July, and Oct.

D

F

Prime Rate + margin

1 month LIBOR + margin

The first day of each Billing Cycle.

without

statement for additional information.

corresponding segment of your account.

Charge of \$0.00 for each Billing Cycle if your account is subject to an Interest Charge.

Balance (including new transactions).

the daily balance.

segment.

for all segments together. The result is your total Interest Charge for the Billing Cycle.

Interest Charge Calculation section of this Statement.

from the Interest Charge actually assessed.

this statement.

that we close your account.

we process your payment.

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.

we investigate whether or not there has been an error, the following are true:

amount.

the outcome of our investigation, you are responsible for the remainder of your balance.

is correct.

the remaining amount due on the purchase. To use this right, the following must be true: qualify; and

2) You must not yet have fully paid for the purchase.

amount and you do not pay we may report you as delinquent.

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How can I Avoid Paying Interest Charges? If you pay your New Balance in full by the How can I Close My Account? You can contact Customer Service anytime to request 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 Interest Charges, but fail to pay How do you Process Payments? When you make a payment, you authorize us to your next New Balance in full, we will charge interest on the unpaid balance. Interest initiate an ACH or electronic payment that will be debited from your bank account or Charges on Cash Advances and Special Transfers start on the transaction date. other related account. When you provide a check or check information to make a Promotional offers may allow you to pay less than the total New Balance and avoid paying payment, you authorize us to use information from the check to make a one-time ACH or interest on new transactions that post to your purchase balance. See the front of your 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 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 How do you Apply My Payment? We generally apply payments up to your Minimum accrues daily on every unpaid amount until it is paid in full. Interest accrued during a Billing Payment first to the balance with the lowest APR (including 0% APR), and then to Cycle posts to your account at the end of the Billing cycle and appears on your next balances with higher APRs. We apply any part of your payment exceeding your Minimum 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 (Does not Apply to Small Business Accounts) 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 Do you assess a Minimum Interest Charge? We may assess a minimum Interest How do you Calculate the Interest Charge? We use a method called Average Daily Description of Problem: If you think there is an error on your bill, describe what you 1. First, for each segment we take the beginning balance each day and add in new believe is wrong and why you believe it is a mistake. You must contact us within 60 transactions and the periodic Interest Charge on the previous day's balance. Then we days after the error appeared on your statement. You must notify us of any potential subtract any payments and credits for that segment as of that day. The result is the daily errors in writing. You may call us or notify us electronically, but if you do we are not balance for each segment. However, if your previous statement balance was zero or a required to investigate any potential errors and you may have to pay the amount in credit amount, new transactions which post to your purchase segment are not added to question. We will notify you in writing within 30 days of our receipt of your letter. While 2. Next, for each segment, we add the daily balances together and divide the sum by the We cannot try to collect the amount in question, or report you as delinquent on that number of days in the Billing Cycle. The result is the Average Daily Balance for each 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

3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each will not have to pay the amount in question or any interest or other fees related to that 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 While you do not have to pay the amount in question until we send you a notice about The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the 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

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly corrected the error (to appear on your next statement) or the reasons we believe the bill

How can my Variable APR change? Your APRs may increase or decrease based on one Your Rights

If You Are Dissatisfied With Your Purchase: If you are dissatisfied with of the following indices (reported in The Wall Street Journal). The letter code below the goods or services that you have purchased with your credit card, and you have tried corresponds with the letter next to your APRs in the Interest Charge Calculation section of in good faith to correct the problem with the merchant, you may have the right not to pay

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

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

Pay online at www.capitalone.com

Pay using our mobile app

| 31 days in Billing Cycle

Visit www.capitalone.com to see detailed transactions.

Date	Description	Amount
Jan 16	CAPITAL ONE AUTOPAY PYMTAuthDate	
16-Jan		
	-	\$65.71
	Date Description	Amount
Dec 22	TIM HORTONS	
		63.21 CAD
	1.283903676 Exchange Rate	
		\$49.23
Dec 30	NYTimes*NYTimes 800-698-4637NY	\$10.00
		\$59.23
	Total Transactions for This Period	\$59.23
	Fees	
	Date Description	Amount
	Total Fees for This Period	\$0.00
	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	\$0.00
	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 Charge	
	Purchases	20.49% P \$0.00 \$0.00
	Cash Advances	22.99% P \$0.00 \$0.00

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

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Visa Signature Account Ending in 9999

Dec. 23, 2020 - Jan. 22, 2021

Transactions

JOHN DOE #9999: Payments, Credits and Adjustments

JOHN DOE #9999: Transactions

JOHN DOE #9999: Total