

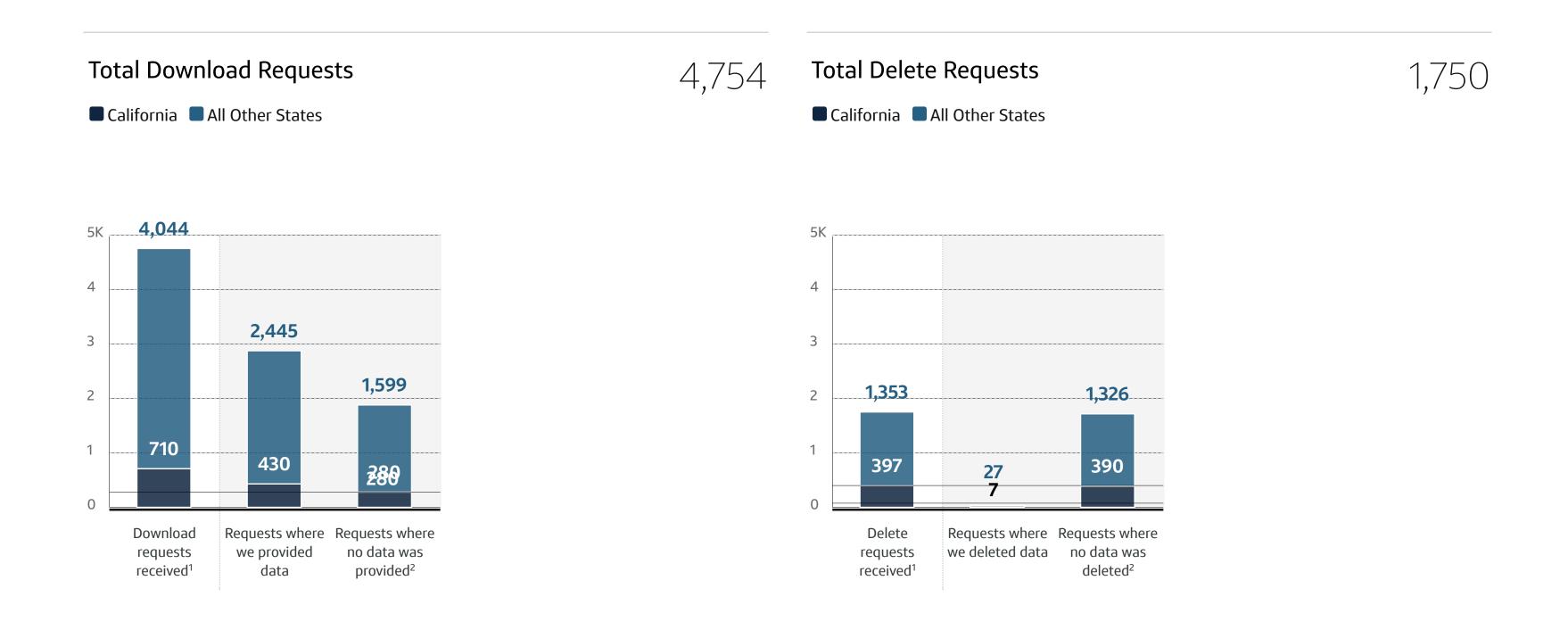
Transparency Report

For requests made in 2021

Our annual transparency report shows the number of data requests we received last year and how long it typically takes us to fulfill those requests. This report does not contain personal information, and providing it is a requirement under the California Consumer Privacy Act.

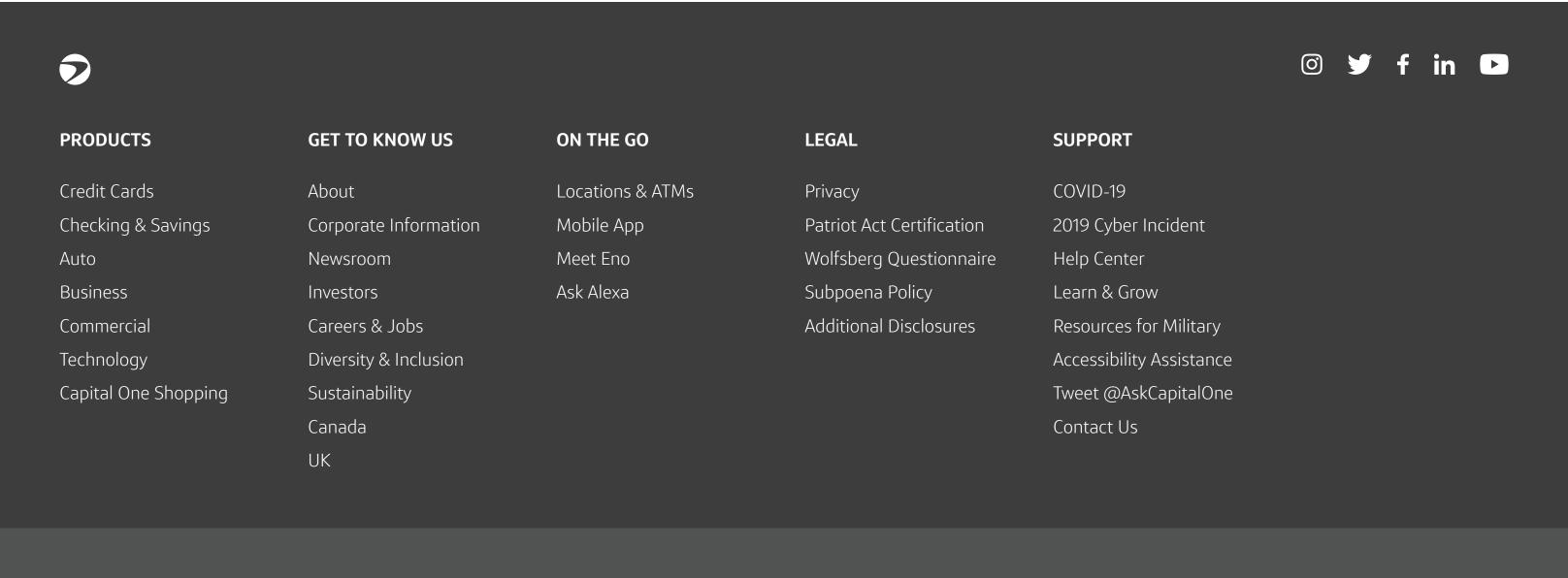
Capital One honors California residents' right to know their data (by downloading it) and their right to delete their data under the CCPA. We offer similar choices to all US residents as well. For clarity, we've separated California and US residents below.

As a financial institution, much of the data that we collect is exempt under the CCPA because it is subject to other privacy laws, such as the federal Gramm-Leach-Bliley Act and the Fair Credit Reporting Act.



COVERAGE	DOWNLOAD REQUEST MEDIAN TURNAROUND ³	DELETE REQUEST MEDIAN TURNAROUND ³
California	5 days	3 days
All Other States	4 days	3 days

¹Number of verifiable requests we received in 2021. We might not receive or process a request if we can't verify the requestor's identity.



Footnotes –

Learn more about <u>FDIC insurance coverage</u>.

²Number of requests where we didn't find any data, all the data we had was exempt from disclosure or deletion, or the request was denied on other legal grounds.

³The CCPA requires all requests to be fulfilled within 45 days and allows for an additional 45-day extension.