



VENTURE X

Payment Information

Payment Due Date
Jan 13, 2026

For online and phone payments, the deadline is 12 midnight ET, except on the statement closing date when the deadline is 8 p.m. ET.

Upcoming statement closing date:
January 19, 2026

New Balance
\$1,396.38

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 \$40.00.

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.

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 \$58.00 per month, you would pay off the balance shown on this statement in around 3 years.

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

Account Summary

Previous Balance	\$1,083.77
Payments	- \$1,083.77
Other Credits	- \$15.71
Transactions	+ \$1,412.09
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance	= \$1,396.38
Credit Limit	\$17,500.00
Available Credit (as of Dec 19, 2025)	\$16,103.62
Cash Advance Credit Limit	\$3,000.00
Available Credit for Cash Advances	\$3,000.00

Your annual fee of \$395 will be charged on your 01/2026 statement.

Rewards Summary

Rewards as of: 12/19/2025

Rewards Balance
388,516

Track and redeem your rewards with our mobile app or on capitalone.com

Previous Balance

385,504

Earned This Period

3,012

Redeemed this period

0

Account Notifications

Please check page 5 of this statement for your Account Notifications.

Pay or manage your account at capitalone.com

Customer Service: 800-227-4825

See reverse for Important Information



VENTURE X

MINGLING CHENG
1333 LAWSON LN
MC LEAN, VA 22101-3639

Payment Due Date: **Jan 13, 2026**

Account ending in 7321

New Balance	Minimum Payment Due	Amount Enclosed
\$1,396.38	\$25.00	\$ _____

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 71087
Charlotte NC 28272-1087



1 4147097977327321 19 1396381083770025003



Learn more about your credit score—grab your phone and say:

“Hey Siri/Google, check my credit score on CreditWise”

to login or sign up for CreditWise.



Alternatively, scan this QR code to login or sign up for CreditWise.

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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 800-227-4825

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.

What is the cutoff time to make a same day payment?

- ◆ For online and phone payments, payments submitted by 12 midnight ET will typically post on the same day. However, if you pay your bill on your statement closing date, payments made after 8 p.m. ET will post on the following day. Keep in mind, it may take another business day or longer for credit to be available.
- ◆ 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.

MINGLING CHENG #7321: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Dec 13	Dec 13	CAPITAL ONE AUTOPAY PYMT	-\$1,083.77

MINGLING CHENG #7321: Transactions

Trans Date	Post Date	Description	Amount
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YI-YANG LU #1052: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Nov 25	Nov 26	COSTCO WHSE #1226HUDSONOH	-\$12.80
Dec 13	Dec 13	PROGRESSIVE INS800-776-4737OH	-\$2.91

YI-YANG LU #1052: Transactions

Trans Date	Post Date	Description	Amount
Nov 19	Nov 19	ONLINE LIQUIDATION AUC440-371-4044OH	\$12.10
Nov 19	Nov 20	TINK HOLL ENTERPRISES INCLEVELANDOH	\$42.07
Nov 20	Nov 20	ONLINE LIQUIDATION AUC440-371-4044OH	\$8.27
Nov 21	Nov 21	ONLINE LIQUIDATION AUC440-371-4044OH	\$5.82
Nov 21	Nov 22	TARGET 00009886STOWOH	\$11.12
Nov 21	Nov 22	GET GO #3396STOWOH	\$70.00
Nov 22	Nov 22	TARGET.COM800-591-3869MN	\$90.00
Nov 22	Nov 22	TARGET.COM800-591-3869MN	\$90.00
Nov 22	Nov 22	TARGET.COM800-591-3869MN	\$90.00
Nov 22	Nov 22	TARGET.COM800-591-3869MN	\$10.00
Nov 22	Nov 22	TARGET.COM800-591-3869MN	\$90.00
Nov 22	Nov 22	TARGET.COM800-591-3869MN	\$90.00
Nov 22	Nov 22	TARGET.COM800-591-3869MN	\$10.00
Nov 22	Nov 24	TARGET.COMWWW.TARGET.COMN	\$10.00
Nov 22	Nov 24	TARGET.COMWWW.TARGET.COMN	\$10.00
Nov 22	Nov 24	TARGET.COMWWW.TARGET.COMN	\$10.00
Nov 22	Nov 24	McDonalds 11579133-0655982OH	\$5.19
Nov 22	Nov 24	McDonalds 11579133-0655982OH	\$1.89
Nov 23	Nov 25	McDonalds 6678141-9626632OH	\$6.49
Nov 23	Nov 25	McDonalds 6678141-9626632OH	\$2.00
Nov 25	Nov 26	STOW SOCCER CLUB INC.STOWSOCCERCLUOH	\$140.00
Nov 25	Nov 26	COSTCO GAS #1226HUDSONOH	\$20.04
Nov 25	Nov 26	COSTCO GAS #1226HUDSONOH	\$31.03
Nov 25	Nov 26	COSTCO WHSE #1226HUDSONOH	\$1.50
Nov 25	Nov 26	COSTCO WHSE #1226HUDSONOH	\$66.69

Additional Information on the next page



Transactions (Continued)

Trans Date	Post Date	Description	Amount
Nov 26	Nov 28	COSTCO GAS #0315WHARTONNJ	\$26.69
Nov 26	Nov 28	BP#9597931COGO'S #23CLEARFIELDPA	\$7.06
Nov 27	Nov 28	AMAZON MKTPL*B27AA3IU1Amzn.com/billWA	\$32.96
Nov 28	Nov 29	EZPASS REPLENISHMENT CSC440-971-2222OH	\$30.84
Nov 28	Nov 29	AHRI'S KITCHENJERSEY CITYNJ	\$29.44
Nov 29	Dec 1	EZPASS REPLENISHMENT CSC440-971-2222OH	\$37.75
Nov 30	Dec 1	DD *THEKOOPDOORDASH.COMCA	\$23.27
Nov 30	Dec 1	EXXON UNI-MART #3106PHILIPSBURGPA	\$10.09
Dec 1	Dec 3	McDonalds 31878133-06785800H	\$1.99
Dec 2	Dec 3	PANDA EXPRESS #2846 Polo.comOH	\$40.00
Dec 6	Dec 6	ONLINE LIQUIDATION AUC440-371-4044OH	\$3.36
Dec 8	Dec 8	ONLINE LIQUIDATION AUC440-371-4044OH	\$3.36
Dec 8	Dec 9	McDonalds 11579133-06559820H	\$6.59
Dec 8	Dec 9	McDonalds 11579133-06559820H	\$2.00
Dec 8	Dec 9	FRONTIER AIRLINES720-3744390CO	\$59.99
Dec 8	Dec 10	McDonalds 31878133-06785800H	\$2.00
Dec 10	Dec 10	ONLINE LIQUIDATION AUC440-371-4044OH	\$7.05
Dec 11	Dec 12	WALMART.COM 8009256278800-966-6546AR	\$35.45
Dec 11	Dec 12	WAL-MART #2313STREETSBOROOH	\$16.33
Dec 12	Dec 13	ON STREET METERS330-3752596OH	\$1.25
Dec 13	Dec 15	McDonalds 7392133-0966497OH	\$6.38
Dec 15	Dec 16	GET GO #3396STOWOH	\$50.00
Dec 15	Dec 17	WENDYS 2144STOWOH	\$4.03
Dec 18	Dec 19	CIRCLE K 05417STOWOH	\$50.00
YI-YANG LU #1052: Total Transactions			\$1,412.09

HUIJU TSAO #1254: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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HUIJU TSAO #1254: Transactions

Trans Date	Post Date	Description	Amount
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Total Transactions for This Period	\$1,412.09
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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	\$395.00
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	27.99% P	\$0.00	\$0.00
Cash Advances	27.99% 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 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

Account Notifications

- i** Renewal Notice - Your 01/2026 bill will include your \$395 annual membership fee. This periodic statement explains how you may close your account and avoid this fee, as well as important information about your rate(s) and how your interest charge is calculated.
- i** 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.
- i** 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.

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Scan this QR Code with your phone's camera to learn more or visit

www.capitalone.com/stopscams

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