

Capital One Auto Finance
PO Box 60511
City of Industry, CA 91716-0511
1-800-946-0332

YOUR MONTHLY STATEMENT

#####

Account Number: #####
Vehicle: ## ###

ACCOUNT STATUS **CURRENT**

YOUR PAYMENT INFORMATION

Past Due Payment(s)	\$#.##
Total Unpaid Late Fees	\$#.##
Total Unpaid Other Fees	\$#.##
Current Due Payment	\$#.##

Total Due	\$###.##
Due Date	#####

Payoff Amount good through #####

\$##,###.##

HOW TO MAKE A PAYMENT



PAY ONLINE
www.capitalone.com



PAY BY PHONE
Call 1-800-946-0332
Mon - Fri, 8:00 a.m. - 9:00 p.m. EST



PAY BY MAIL
Capital One Auto Finance
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NO MORE PAPER CUTS

**STOP OPENING THIS ENVELOPE EVERY MONTH
AND START PAYING YOUR BILL AUTOMATICALLY.**

Download our mobile app or
visit us at www.capitalone.com
to sign up

- Reduce waste & save time
- No more checks
- Help avoid late fees
- Manage your account 24/7

IMPORTANT DISCLOSURES AND INSTRUCTIONS

Important Customer Notices:

1- Mail Payment Information.

- Please see the front of the payment coupon at the bottom of the second page on this statement for important mail payment instructions.
- Please allow at least 5 business days (Monday through Saturday, except holidays) for postal delivery.
- We will process payments received in our California payment processing center the same day if received before 12:00 p.m. Payments received after this time will be processed on the next business day (Monday through Saturday, except holidays). Regardless of when we process your payment, we will credit your account for the day we received your payment.
- We may store your payment account information to allow you to make payments in the future. We will not process payments using this account information without your prior explicit authorization.

2- Electronic Authorization. Each time you send us a check, you authorize us to use information from your check to make a one-time electronic debit from your bank account for the amount of the check. This authorization applies to all checks received. If we cannot process the one-time electronic debit, you authorize us to debit your bank account using the original check, a paper draft, or other item. When we use information from your check to make a one-time electronic debit from your checking account, funds may be withdrawn from your bank account as soon as the same day you make, or we receive, your payment. You will not receive your check back from your financial institution.

3- Late Fees. Please remember, making your monthly payments in full and on time is important to avoid delinquency. If you are past due on your account, you may be assessed late fees in accordance with your contract.

4- Other Fees may include, but are not limited to, any of the following fees or charges, except where prohibited by law: NSF ("returned check fee"), One-Time ACH, Debit Card, Due Date Change, Extension, Legal, Lien Filing, FedEx, and Repossession.

5- Scheduled Payments. If you modify/cancel your scheduled payment(s) on/after your statement date, please adjust your payment amount to ensure your Total Due on the front of this statement is paid by your due date.

6- Paying Your Account Ahead. Any amount paid over your Total Due shown on the front of this statement by your due date will be applied to your balance but will not further advance your due date. You will need to make at least one regular monthly payment every billing cycle by your due date until your account is paid in full, regardless of how much you paid in previous monthly billing cycles.

7- Payoff Amount. For your convenience, the amount needed to pay off your account on the date shown (the "good-through date") is given on the front of this statement. This amount may change if any transactions are posted to your account before your payoff good-through date.

- If you pay the Payoff Amount shown before your good-through date, your account may be over paid. The credit balance will be refunded back to you.
- If you pay the Payoff Amount shown after your good-through date, your account may not be paid off as you may have incurred additional interest and/or fees. You will receive a statement for the remaining balance prior to your next due date.

8- Credit Bureau Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. All disputes must be sent in writing to the following address: ATTN: COAF Credit Bureau Dispute, Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407.

Phone Authorization for Electronic Payments:

- 1- You may authorize us to initiate one-time or recurring payment(s) that will be electronically debited from your bank account by phone at 1-800-946-0332.
- 2- Confirmation of your phone authorization for recurring payments will be sent to you by mail.
- 3- Your authorization for one-time payment(s) will remain in effect until your payment(s) is electronically debited from your bank account, or until you direct us to stop it.
- 4- You may make an electronic payment at no cost by either going online at www.capitalone.com, using our automated phone service at 1-800-946-0332, or speaking with an agent at 1-800-946-0332.
- 5- If you wish to modify or cancel your payment(s), please call us at 1-800-946-0332, Monday through Friday, from 8:00 a.m. to 9:00 p.m. Eastern Time. Any change to your one-time payment(s) must be completed by 5:00 p.m. Eastern Time on the payment date. Any change to your DirectPay payment must be received 3 business days before your payment date to be effective for this month; otherwise, the change will be effective starting next month.

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Account Number: #####
Vehicle: ## ## ##

TRANSACTION HISTORY: ###/###/### - ###/###/###

Posting Date	Effective Date	Description	Principal	Interest	Late Fees	Other Fees	Total
		BEGINNING BALANCE	###,###.##	\$#.##	\$#.##	\$#.##	\$#.##
		You had no transactions this statement period.					
		Interest Accrued this Period	\$#.##	\$#.##	\$#.##	\$#.##	\$#.##
		ENDING BALANCE	\$#,###.##	\$#.##	\$#.##	\$#.##	\$#,###.##

SCHEDULED PAYMENTS: ###/###/### - ###/###/###

Effective Date	Description	Payment Amount
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You have authorized no scheduled payments with Capital One Auto Finance as of your statement date.



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

See reverse side to update your address.



#####

Account Number: #####

Total Due: \$###.##

Due Date: ###/###/###

Amount Enclosed: \$

MAIL PAYMENT INSTRUCTIONS

- Please send your payment along with this payment coupon in the enclosed envelope.
- Make your check payable to Capital One Auto Finance and include your account number on your check. DO NOT SEND CASH!
- Payments will be processed according to our posting policy and not any instructions written on your check.
- Don't staple or paper clip your check to the payment slip.
- Be sure to use the envelope provided.
- Enclose payments for this account only.



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1 62062108000025369100100003804173



PLEASE DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT

CHANGE OF ADDRESS

(Please print using blue or black ink)

Current Address:

#####

New Address

City State Zip

Home Phone Alternate Phone

MAKE PAYMENTS AUTOMATICALLY

Sign up for DirectPay by downloading our mobile app or
visiting www.capitalone.com



Capital One Mobile app is
available on the App Store
for iPhone and iPad



Capital One Mobile app is
available on Google Play™