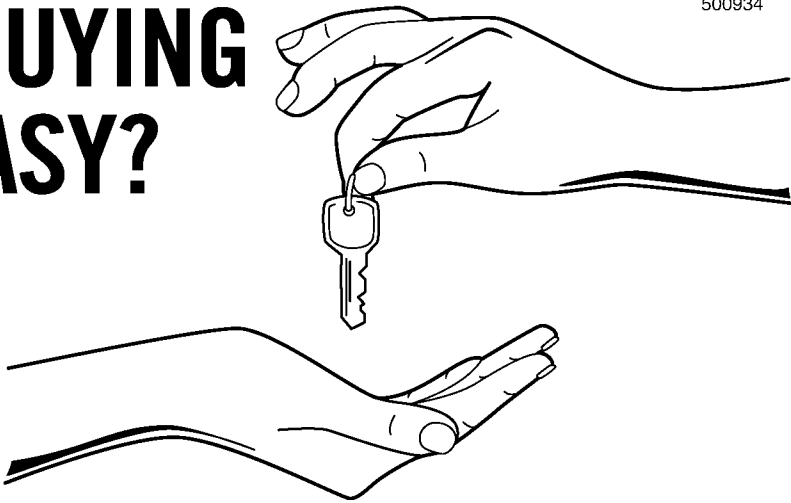


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The key? Capital One's Blank Check.
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Page 1 of 3
Customer Service 1-800-955-7070
www.capitalone.com

Feb. 22 - Mar. 21, 2013 28 Days in Billing Cycle

World MasterCardXXXX-XXXX-XXXX-7043

NEW BALANCE\$554.51

MINIMUM PAYMENT\$25.00

DUE DATEApr 18, 2013

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$20,000.00

Cash Advance Credit Limit: \$10,000.00

Available Revolving Credit: \$19,445.49

Available Credit for Cash Advances: \$10,000.00

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 \$35.00.

Previous Balance\$1,452.54

Payments and Credits\$1,452.54

Fees and Interest Charged\$0.00

Transactions\$554.51

New Balance\$554.51

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR CHRIS KUO #7043

1 18 MAR CAPITAL ONE ONLINE PYMTAuthDate 22-FEB (\$1,452.54)

TRANSACTIONS FOR CHRIS KUO #7043

1	01 MAR IBM GLOBAL603-8215232NH	\$100.00
2	01 MAR CITY OF MANCHESTERMANCHESTERNH	\$1.50
3	03 MAR HOMEGOODS #0114NASHUANH	\$7.99
4	03 MAR AT&T *64052402108003310500TX	\$72.33
5	03 MAR PANERA BREAD #3422NASHUANH	\$4.59
6	05 MAR COMCAST CABLE COMM800-COMCASTMA	\$65.97
7	05 MAR Amazon.comAMZN.COM/BILLWA	\$11.39
8	11 MAR CHEN YANG LI RESTAURANBEDFORDNH	\$71.42
9	13 MAR A.L. PRIME MERRIMACKMERRIMACKMA	\$28.25
10	14 MAR WAL-MART #1796AMHERSTNH	\$90.09
11	14 MAR PANERA BREAD #3420CHELMSFORDMA	\$10.88
12	16 MAR ALL BASICSMERRIMACKNH	\$54.00
13	16 MAR SWEET GINGER 2MERRIMACKNH	\$36.10
▶ Total Transactions This Period		\$554.51

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE\$81.84

REWARDS EARNED THIS PERIOD\$5.54

(reflects transactions posted during this billing cycle)

AVAILABLE BALANCE AS OF 03/21/2013\$87.38

For up-to-date rewards tracking, visit www.capitalone.com or simply call 1-800-228-3001

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	15.99% D	\$0.00	\$0.00
Cash Advances	24.90% D	\$0.00	\$0.00

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

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

1 5466309505477043 21 0554511452540025005



Account Number: 5466-3095-0547-7043

Due DateApr 18, 2013

New Balance\$554.51

Minimum Payment\$25.00

Amount Enclosed.

PLEASE PAY AT LEAST THIS AMOUNT

CHRIS KUO
10 WASSERMAN HTS
MERRIMACK, NH 03054-4763



GO GREEN.
SAVE GREEN!

Pay online and save money on stamps.
Sign up at www.capitalone.com



400008

Capital One Bank (USA), N.A.
P.O. Box 71083
Charlotte, NC 28272-1083



Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.



How can I Avoid Paying Interest Charges? Each month you pay your "New Balance" in full, you will have a minimum grace period of 25 days with no interest charge on all new 1) purchases, 2) balance transfers, 3) special purchases and 4) other charges. If you have been paying your account in full with no interest charges applied and you do not pay your next bill in full, prorated interest charges will be assessed. There is no grace period on cash advances, special transfers, or on any new transaction when there is an unpaid balance from a previous bill.

How is the Interest Charge applied? Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first calendar day of the billing period. Interest charges accrue on every unpaid amount until it is paid in full. This means you may owe interest charges even if you pay the entire "New Balance" one month, but did not do so for the previous month. Unpaid interest charges are added to the proper segment of your Account. However, we reserve the right to not assess interest charges at any time.

Do you assess a Minimum Interest Charge? Yes. A minimum INTEREST CHARGE of \$0.50 will be assessed for each billing period 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). Under this method, we first calculate your daily balance; for each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions that are subject to a grace period are not added to the daily balances.

Next, to find your Average Daily Balance: 1) add the daily balances together for each segment, and 2) divide the sum by the number of days in the billing cycle.

At the end of each billing cycle, we determine your Interest Charge as follows: 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for that segment, and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

How can my Variable Annual Percentage Rate (APR) change? Your APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	When your APR(s) will change
P L	Prime Rate + margin 3 month LIBOR + margin	The first day of the billing periods that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each monthly billing period.

Are there Additional Fees associated with my account? Yes, under certain circumstances, you may be assessed a Late or Returned Payment fee. You may also be assessed Overlimit fees if permitted by law. We reserve the right to not assess fees without prior notice and without waiving our right to assess a similar fee later.

How can I Avoid Membership Fees? If a Renewal Notice is printed on the front of this statement, you may avoid paying an annual membership fee by contacting Customer Service no more 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, contact Customer Service anytime to request that we 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. At that time, we'll explain any additional steps to account closure, including balance pay down information and timelines. Please note that if you use your credit card or charges post to your account after you ask us to close it, we can keep your account open.

What happens if my Account is Suspended? We may close or suspend your account and your right to obtain credit at any time and for any reason, even if you are not in default. Account suspension can be permanent or temporary. If your account is closed or suspended you must 1) stop using your credit card and account, 2) cancel all automatic payments, 3) destroy all credit cards and access checks, and 4) pay all amounts you owe us, even if they were charged after the account was closed or suspended.

How do I Make Payments? At any time, you may pay the minimum payment, the total unpaid balance, or any amount in between. Payments may be made in several ways:

- 1) Online by going to www.capitalone.com and logging into your account;
- 2) Telephone Voice Response System by dialing 1-800-955-7070 and following the voice prompts. When you make a phone payment through our voice response system, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account. Funds may be withdrawn from your bank account as soon as the same day we process your payment;
- 3) Calling our telephone number 1-800-955-7070 and providing your information to our representative;
- 4) Payments by mail should be sent to the mailing address provided on the bottom portion of this statement.

When will you Credit My Payment?

- For online or over the phone, as of the business day we receive it, as long as they are made by 5 p.m. ET.
- For mailed payments, as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and your check in the enclosed remittance envelope, and 2) your payment is received in one of our processing centers by 5 p.m. local time. Please allow at least (7) business days for mail delivery. Mailed payments received by us at any other location or in any other form may not be credited as of the day we receive them.

Do you Process Paper Checks as an Electronic Funds Transfer? Payments will be processed in one of two ways: When you provide a check or check information to make a payment, you authorize us or our agents to use the information to make a one time ACH transaction or other electronic fund transfer from your deposit account. We may also use the information to process the payment as a check transaction.

What if I file for Bankruptcy? If you are entitled to bankruptcy protection, this communication is for information only. It is not an attempt to collect, assess or recover a debt or claim. Do not send us payments without speaking with your bankruptcy attorney or the Bankruptcy Court. If you or your attorney would like to contact our bankruptcy claims servicer directly, please contact: Capital One • PO Box 30285 • Salt Lake City, UT 84130-0285

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:

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.
- **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 Credit Card Purchases. 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:

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

Capital One supports information privacy protection: see our website at www.capitalone.com
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Changing Address?

Address.....
.....

Home Phone

Alternate Phone

E-mail
Address

Please print address or phone number changes above using blue or black ink.



Not quite ready to make payments online?

No problem. Follow these simple steps to make sure we process your payments smoothly:

- Don't staple or paper clip your check to the payment slip.
- Be sure to use the payment envelope that came with your statement. *Using a different envelope could delay processing.*
- Please don't include any additional correspondence.
- Last but not least, be sure to write your 16-digit account number on your check.



Take Control with Online Statements

Managing your account online is easy:

- Check your balance and view recent activity
- View and print copies of past statements
- Pay your bill online

Sign up at: www.capitalone.com



Page 2 of 3
Customer Service 1-800-955-7070
www.capitalone.com

Feb. 22 - Mar. 21, 2013 28 Days in Billing Cycle

World MasterCard			XXXX-XXXX-XXXX-7043
NEW BALANCE	MINIMUM PAYMENT	DUE DATE	
\$554.51	\$25.00	Apr 18, 2013	

Revolving Credit Limit:	\$20,000.00
Available Revolving Credit:	\$19,445.49
Cash Advance Credit Limit:	\$10,000.00
Available Credit for Cash Advances:	\$10,000.00

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions		New Balance
\$1,452.54	–	\$1,452.54	+	\$0.00	+	\$554.51	=	\$554.51

TRANSACTIONS CONTINUED

FEES		
	Total Fees This Period	\$0.00
INTEREST CHARGED		
	Total Interest This Period	\$0.00
TOTALS YEAR TO DATE		
	Total Fees This Year	\$0.00
	Total Interest This Year	\$0.00

Pay to the order of

VOID

\$

Dollars

CapitalOne

Richmond, VA

For inquiries call 1-800-833-6393

Memo

Payable through Wells Fargo Bank, N.A.

Signature

12769 0531015617510024204786



With these checks, you'll pay...

NO TRANSACTION FEES!

The checks on this page let you use the available credit on your account anywhere that doesn't accept credit cards. Any way you use these checks, they come with your purchase rate—and **NO TRANSACTION FEES**.

Here are just a few ideas for how to get the most out of your account with the attached checks:

- ✓ Balance transfers

✓ Moving expenses

✓ Writing a check to yourself and depositing it where you bank for cash

✓ College tuition and books

✓ Computer equipment

✓ Family vacation

✓ New appliances

✓ Wholesale clubs

✓ Car repairs

✓ New furniture

✓ Medical bills

You have until 05/31/2013 to start saving with no transaction fees.
Call us at **1-800-833-6393** to transfer higher-rate balances over the phone. Or, log into your account today at **capitalone.com/offers** to see all your available offers.

OID13513

Interest and Fee Information	
APR for Check Transactions and Balance Transfers	You will be charged the APR for Purchases, currently 15.99%. This APR will vary with the market based on the Prime Rate, as previously disclosed.
Fee	None.
How to Avoid Paying Interest on Check Transactions	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new check transactions posted to your Purchase segment provided you have paid your previous balance in full by the due date each month.

Pay to the order of

VOID

\$

Dollars

CapitalOne

Richmond, VA

For inquiries call 1-800-833-6393

Memo

Payable through Wells Fargo Bank, N.A.

Signature

12770 0531015617510024204786

ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE *

*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

Questions about these checks?

Q: What can I use these checks for?

A: You can use them for almost anything—whether you need extra time to pay a bill, want to give a check as a gift, or just want to have cash on hand. Another way to use your checks is to consolidate debt from non-Capital One® credit cards and loans.

Q: What APR will apply when I use these checks?

A: These checks come with the same APR you pay for purchases you make with your credit card.

Q: Is there a transaction fee for using the enclosed checks?

A: There isn't. You won't pay any kind of transaction fee to use these checks to access your Capital One account.

Q: How long will it take for one of these checks to post to my account?

A: Checks can take 7–14 business days to post to your Capital One account. If you're interested in accepting this offer, but are concerned the checks won't post to your account before the offer expires, give us a call.

Q: Can I use the enclosed checks to get cash?

A: Of course. Simply write a check to yourself and deposit it into your bank account. Please be aware, depending on the check amount, your bank may "hold" your check temporarily to make sure you have enough available credit to cover the requested amount. Regardless, with this offer, you'll never have to worry about paying high cash advance fees.

Q: If I transfer a balance from another lender, do I still need to continue to pay that lender?

A: Yes. Until your transferred balance posts to your Capital One account and appears on your other lender's billing statement, it's important you make at least the minimum payment to your other lender. This will ensure you avoid paying late and being penalized with past due fees.

Q: Where are these checks accepted?

A: These checks are accepted wherever you would use your personal checks. They're a great way to "charge it" at places that don't accept credit cards.

Q: What information do I need to transfer a balance online or over the phone?

A: You'll need to let us know the amount you want to transfer and the account number, name, and payment address of the lender from whom you're transferring your balance.

Q: Can I avoid interest on new purchases after I transfer a balance?

A: Once you transfer a balance with this offer, you will pay interest on any new purchases you make with your credit card unless you pay your entire balance (including transferred balances) in full each month. Please see your Customer Agreement for details on Interest Charges.

Q: What is the difference between my "credit line" and my "available credit"?

A: Your credit line is the maximum amount Capital One will allow you to borrow on this account. Your available credit is your credit line minus your balance, if any.

Important Information About This Offer

- Please make sure the total of your checks, transactions, and fees does not exceed your available credit.
- We may decline to process your request for this offer. If we do, we will notify you. Your request may be declined if:
 - Your account is delinquent, overlimit, charged-off, or closed
 - You have filed for bankruptcy
 - Your card has been reported lost or stolen, or our fraud system prevents the offer fulfillment
 - A term of your account relevant to the offer (like credit line, APR, or your special transfer rate) has changed since we mailed the offer
- If you have an authorized user on your account, the authorized user cannot request a transfer or use any checks.
- \$0 fraud liability claims are subject to verification and investigation.
- Balance transfers between Capital One accounts are not permitted. That means balances cannot be transferred to this account from any other credit card issued by Capital One including, but not limited to, Kohl's, Sony, GM, Union Plus, Teamster Privilege, Best Buy, Household Bank, and Orchard Bank. Access checks will not be accepted as payments on other Capital One accounts. Please do not use these checks to pay any credit card issued by Capital One including, but not limited to, Kohl's, Sony, GM, Union Plus, Teamster Privilege, Best Buy, Household Bank, and Orchard Bank. The HEXAGON DESIGN® (AND VARIATIONS), HSBC® THE WORLD'S LOCAL BANK®, HOUSEHOLD® (AND DESIGN), and HOUSEHOLD BANK® are registered trademarks of HSBC Holdings plc or HSBC Finance Corporation and are used by Capital One® by permission. Capital One is the issuer of this account. Union Plus is a registered trademark of Union Privilege. Best Buy is a trademark of BBY Solutions, Inc.

These Checks:

- Are treated as purchases and will post to the Purchase segment of your account.
- Are subject to the terms and amendments of your Customer Agreement. Please be aware that the section titled "Your Rights If You Are Dissatisfied With Your Credit Card Purchases" in the Billing Rights Summary on the back of your periodic statement does not apply to these checks.
- Do not earn Rewards.
- Cannot be cashed at a Capital One branch unless you have a deposit account with Capital One, N.A., which has sufficient funds to cover the amount of the check(s) in the event the check(s) is(are) returned unpaid.

All other terms and conditions for your account remain in full force and effect.

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ENDORSE HERE

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RESERVED FOR FINANCIAL INSTITUTION USE *

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