



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

Jan. 22 - Feb. 21, 2014 31 Days in Billing Cycle

**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.

World MasterCard Account ending in 7043

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
\$2,122.30 \$25.00 Mar 18, 2014



PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$20,000.00 Cash Advance Credit Limit: \$10,000.00  
Available Revolving Credit: \$17,877.70 Available Credit for Cash Advances: \$10,000.00

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions		New Balance
\$1,718.90	-	\$1,748.82	+	\$0.00	+	\$2,152.22	=	\$2,122.30

#### TRANSACTIONS

##### PAYMENTS, CREDITS & ADJUSTMENTS FOR CHRIS KUO #7043

1	16 FEB	THE HOME DEPOT 3486MERRIMACKNH	(\$6.98)
2	17 FEB	THE HOME DEPOT 3486MERRIMACKNH	(\$22.94)
3	18 FEB	CAPITAL ONE AUTOPAY PYMTAuthDate 23-JAN	(\$1,718.90)

##### TRANSACTIONS FOR CHRIS KUO #7043

1	21 JAN	SHELL OIL 57544910805NASHUANH	\$55.06
2	22 JAN	WAL-MART #1796AMHERSTNH	\$124.00
3	22 JAN	WAL-MART #1796AMHERSTNH	\$7.85
4	23 JAN	THE HOME DEPOT 3486MERRIMACKNH	\$39.94
5	24 JAN	NH DOS ONLINE DRUC RECONCORDNH	\$50.00
6	24 JAN	COMMERCE NH CONSUMER W800-922-8276MA	\$694.00
7	26 JAN	DUNKIN #336590 Q35MERRIMACKNH	\$4.40
8	27 JAN	WAL-MART #1796AMHERSTNH	\$51.94
9	28 JAN	SHELL OIL 57544910805NASHUANH	\$36.06
10	30 JAN	HESS 29205NASHUANH	\$32.73
11	31 JAN	Amazon Services-Kindle866-216-1072WA	\$11.84
12	01 FEB	GAP OUTLET 7625MERRIMACKNH	\$66.32
13	01 FEB	IBM GLOBAL603-821-5232NH	\$100.00

Transactions continue on page 2

#### REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	\$21.38
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	\$31.85
AVAILABLE BALANCE AS OF 02/21/2014	\$53.23

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 2122301718900025006



Account ending in 7043

Due Date	New Balance	Minimum Payment	Amount Enclosed
Mar 18, 2014	\$2,122.30	\$25.00	.

PLEASE PAY AT LEAST  
THIS AMOUNT

CHRIS KUO  
10 WASSERMAN HTS  
MERRIMACK, NH 03054-4763



#### GREEN FACT!

1 tree can be saved for every  
13 people that go paperless.

Sign up at www.capitalone.com



400005

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](http://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](http://www.capitalone.com)  
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## Changing Address?

Address .....

Home Phone .....

Alternate Phone .....

E-mail  
Address .....

Please print address or phone number 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 payment 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 the last four digits of your account number on your check.



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NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$2,122.30	\$25.00	Mar 18, 2014

Revolving Credit Limit:	\$20,000.00
Available Revolving Credit:	\$17,877.70
Cash Advance Credit Limit:	\$10,000.00
Available Credit for Cash Advances:	\$10,000.00

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\$1,718.90	-	\$1,748.82	+	\$0.00	+	\$2,152.22	=	\$2,122.30

#### TRANSACTIONS CONTINUED

##### TRANSACTIONS FOR CHRIS KUO #7043 (CONTINUED)

14	02 FEB	COMCAST CABLE COMM800-COMCASTMA	\$67.18
15	03 FEB	AT&T*BILL PAYMENT08003310500TX	\$145.16
16	04 FEB	SPORTS AUTHORI00001495AMHERSTNH	\$2.99
17	05 FEB	GCM MINISTRIES651-6994723MN	\$50.00
18	07 FEB	EAST CHINA RESTAURANTMERRIMACKNH	\$25.69
19	07 FEB	BOSTON EXPRESS EXIT 8NASHUANH	\$85.00
20	08 FEB	SPORTS AUTHORI00001495AMHERSTNH	\$10.97
21	09 FEB	HESS 29205NASHUANH	\$31.06
22	12 FEB	G MARTBOSTONMA	\$16.97
23	14 FEB	MICHAELS STORES 8762AMHERSTNH	\$13.48
24	14 FEB	EXXONMOBIL 97499875AMHERSTNH	\$28.43
25	14 FEB	THE HOME DEPOT 3486MERRIMACKNH	\$2.36
26	15 FEB	THE HOME DEPOT 3486MERRIMACKNH	\$323.66
27	16 FEB	THE HOME DEPOT 3486MERRIMACKNH	\$28.77
28	19 FEB	THE HOME DEPOT 3486MERRIMACKNH	\$9.64
29	20 FEB	Amazon Services-Kindle866-216-1072WA	\$0.99
30	20 FEB	WAL-MART #1796AMHERSTNH	\$35.73
▶ Total Transactions This Period			\$2,152.22

#### 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

\*Important Notice\* You are enrolled in AutoPay. This valuable service makes managing your finances simpler and more convenient. As requested, a payment for the New Balance shown on this statement will be debited from your bank account on your Due Date. If your payment of the New Balance is more than the Current Balance on your Due Date, only the Current Balance will be debited from your bank account.