

MAKE YOUR CARD YOURS

Have it your way with free personalization tools. Log in to your account at capitalone.com/login to

- Give your card some mojo by adding a pic of your own with Image Card.
- Fit your payment to your schedule by choosing your payment due date.
- Choose your payment amount, then put it on autopilot with AutoPay.



Choices—one more reason to **Love What's In Your WalletSM**.

OID:19519



Page 1 of 2

Customer Service 1-800-903-3637
www.capitalone.com

Aug. 13 - Sep. 12, 2013 31 Days in Billing Cycle

Platinum MasterCard

XXXX-XXXX-XXXX-7481

NEW BALANCE

\$43.70

MINIMUM PAYMENT

\$15.00

DUE DATE

Oct 09, 2013



PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$1,750.00

Cash Advance Credit Limit: \$1,750.00

Available Credit: \$1,706.30

Available Credit for Cash Advances: \$1,706.30

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 and your APRs may be increased up to the Penalty APR of 29.40%.

Previous Balance

\$64.28

Payments and Credits

\$1,585.00

Fees and Interest Charged

\$83.70

Transactions

\$1,480.72

New Balance

\$43.70

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR RODNEY L LARSON #7481

1	17 AUG	CAPITAL ONE ONLINE PYMTAuthDate 17-AUG	(\$359.40)
2	28 AUG	CAPITAL ONE ONLINE PYMTAuthDate 28-AUG	(\$633.68)
3	07 SEP	CAPITAL ONE ONLINE PYMTAuthDate 07-SEP	(\$443.62)
4	11 SEP	CAPITAL ONE ONLINE PYMTAuthDate 11-SEP	(\$148.30)

TRANSACTIONS FOR RODNEY L LARSON #7481

1	15 AUG	VIATOR INCSAN FRANCISCOCA	\$295.12
2	18 AUG	064420IBARAKI	\$308.74
		CURRENCY: JPY EXCHANGE RATE: 97.169139081	
3	26 AUG	064420IBARAKI	\$304.94
		CURRENCY: JPY EXCHANGE RATE: 98.380009182	
4	30 AUG	064420IBARAKI	\$306.12
		CURRENCY: JPY EXCHANGE RATE: 98.000784006	
5	03 SEP	METROPOLITAN BKMAASIN	\$117.50
		CURRENCY: PHP EXCHANGE RATE: 44.255319149	
6	07 SEP	ISSHIN JAPANESE RESTAUMAKATI CITY	\$148.30
		CURRENCY: PHP EXCHANGE RATE: 44.341200270	

Total for Rodney L Larson #7481 **\$1,480.72**

Transactions continue on page 2

Always at your service...

300026

Pay your bill online and take advantage of these and other on-the-go services:

- Capital One text messaging
- Card replacement
- Travel notification



Log into www.capitalone.com to take advantage of these and other on-the-go services.

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	22.90% P	\$0.00	\$0.00
Cash Advances	24.90% P	\$222.22	\$4.70

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 5178057659777481 12 0043700148300015004



Your account must be in good standing to enroll in select benefits.

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12

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 Fee? 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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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



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Platinum MasterCard

XXXX-XXXX-XXXX-7481

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$43.70	\$15.00	Oct 09, 2013

Credit Limit:	\$1,750.00
Available Credit:	\$1,706.30
Cash Advance Credit Limit:	\$1,750.00
Available Credit for Cash Advances:	\$1,706.30

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions		New Balance
\$64.28	-	\$1,585.00	+	\$83.70	+	\$1,480.72	=	\$43.70

TRANSACTIONS CONTINUED

► Total Transactions This Period \$1,480.72

FEES

1	19 AUG	CASH ADVANCE FEE	\$10.00
2	27 AUG	CASH ADVANCE FEE	\$10.00
3	31 AUG	CASH ADVANCE FEE	\$10.00
4	04 SEP	CASH ADVANCE FEE	\$10.00
5	12 SEP	CAPITAL ONE MEMBER FEE	\$39.00
Total Fees This Period			\$79.00

INTEREST CHARGED

INTEREST CHARGE: CASH ADVANCES	\$4.70
Total Interest This Period	\$4.70

TOTALS YEAR TO DATE

Total Fees This Year	\$140.00
Total Interest This Year	\$69.32

In the last couple of months you've made several Cash Advances, so we want you to know some important information. Cash Advances can be a convenient way to use your card, but they frequently come with fees and higher interest charges. You can save money in the future by taking fewer Cash Advances.