# Payment Confirmation

## Payment Details

| | |
|---|---|
| Confirmation Code: | BWMQ54BBC4 (Submitted on September 11, 2013 10:45 a.m. ET) |
| Pay to: | Platinum MasterCard ....7481 |
| Pay from: | Personal Checking - FIRST MINNETONKA CITY BANK....9671 |
| Payment date: | September 11, 2013 |
| Payment amount: | $148.30 |

I have authorized Capital One® to initiate an electronic debit from my payment account in the amount listed above. I understand that this is a one-time authorization and must be completed each time I make a payment.

### Credit Card Payment Posting Timeframes

| Payment submitted on | | | Posts to account | Funds available |
|---|---|---|---|---|
| Monday-Saturday | before | 5:00 p.m. ET (2:00 p.m. PT) | Same day by midnight | The day after the payment posts by 8:00 a.m ET (5:00 a.m PT)* |
| Monday-Friday | after | 5:00 p.m. ET (2:00 p.m. PT) | Next day by midnight | |
| Saturday | after | 5:00 p.m. ET (2:00 p.m. PT) | Next business day by midnight | |
| Sunday | anytime | | Next business day by midnight ** | |

Payments are not processed or posted Thanksgiving Day, Christmas Day, or New Year's Day.

* The availability of funds may be delayed at Capital One's sole discretion to ensure payment in good funds.

** If your payment due date falls on Sunday, Thanksgiving, Christmas, or New Year's and you schedule a payment on that date, then your payment will be considered on time.

- You may have three pending (not yet processed) payments per credit card at any given time. The payment date you select must be within 90 days of today's date.
- If your Minimum Payment does not post by your Payment Due Date, you may be charged additional fees.
- Your payment can't exceed your balance plus 10% or $50,000, whichever is less.
- You can only make online payments for transactions that have posted to your account, not pending transactions. If you'd like to make a payment before a pending transaction posts, you'll need to make that payment by mail. Please visit the Services page for payment addresses and instructions.
- If you are paying your balance in full, your balance includes interest only through your last statement closing date. It may not reflect additional interest charges that may have accrued on your account since that date.

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