



Account Number: 6208819439399  
 Vehicle: 20 HONDA HR-V

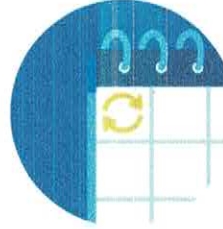
**ACCOUNT STATUS** **CURRENT**

# YOUR MONTHLY AUTO STATEMENT

Statement Date: 05/11/2024

*Car Payment*

JOHN L TRONCOZA  
 6421 BROADWAY AVE  
 WHITTIER, CA 90606-1610



You're all set! Your account is set up for recurring payments.

## STATEMENT INFO

Current Payment Due: \$399.83  
 Past Due: \$0.00  
 Late Fees: \$0.00

**Total Due: \$399.83**  
 Payment Due Date: 06/01/2024

## ACCOUNT INFO

Principal Balance: \$19,952.58  
 Payoff Amount: \$19,998.81  
 Payoff Good Through: 05/21/2024

## TRANSACTION HISTORY

Transactions between 04/10/2024 - 05/10/2024

Date	Description	Principal	Interest	Total
05/01/2024	Payment Received	-\$329.35	-\$70.48	=\$-399.83

Please detach and return the portion below with your payment.

### PAYMENT OPTIONS

Pay or manage your account using our mobile app or online at [www.capitalone.com](http://www.capitalone.com) | Pay by phone 1-800-946-0332



- Make checks payable to Capital One Auto Finance. Include your account number on check. **Don't send cash.**
- Send your check with payment coupon in envelope provided.
- Don't staple or paper clip your check to payment coupon.

JOHN L TRONCOZA  
 6421 BROADWAY AVE  
 WHITTIER, CA 90606-1610

Account Number: 6208819439399  
 Total Due: \$399.83  
 Due Date: 06/01/2024  
 Amount Enclosed: \$



### PAY ON THE GO.

Pay your bill securely and review transactions online or with the Capital One® mobile app.

Text **ONE** to **80101** to download the app.  
 Messaging & Data rates may apply.



Capital One Auto Finance  
 PO Box 60511  
 City of Industry, CA 91716-0511

1 62088133507439399100100003998322



Account Number: 6208819439399  
 Vehicle: 20 HONDA HR-V

**ACCOUNT STATUS** **CURRENT**

# YOUR MONTHLY AUTO STATEMENT

Statement Date: 04/10/2024

JOHN L TRONCOZA  
 6421 BROADWAY AVE  
 WHITTIER, CA 90606-1610



You're all set! Your account is set up for recurring payments.

## STATEMENT INFO

Current Payment Due: \$399.83  
 Past Due: \$0.00  
 Late Fees: \$0.00

**Total Due: \$399.83**  
 Payment Due Date: 05/01/2024

## ACCOUNT INFO

Principal Balance: \$20,281.93  
 Payoff Amount: \$20,326.57  
 Payoff Good Through: 04/20/2024

## TRANSACTION HISTORY

Transactions between 03/11/2024 - 04/09/2024

Date	Description	Principal	Interest	Total
04/01/2024	Payment Received	-\$325.82	-\$74.01	= -\$399.83

Please detach and return the portion below with your payment.

### PAYMENT OPTIONS

Pay or manage your account using our mobile app or online at [www.capitalone.com](http://www.capitalone.com) | Pay by phone 1-800-946-0332



- Make checks payable to Capital One Auto Finance. Include your account number on check. **Don't send cash.**
- Send your check with payment coupon in envelope provided.
- Don't staple or paper clip your check to payment coupon.

JOHN L TRONCOZA  
 6421 BROADWAY AVE  
 WHITTIER, CA 90606-1610

Account Number: 6208819439399  
 Total Due: \$399.83  
 Due Date: 05/01/2024  
 Amount Enclosed: \$



### PAY ON THE GO.

Pay your bill securely and review transactions online or with the Capital One® mobile app.

Text **ONE** to **80101** to download the app.  
 Messaging & Data rates may apply.



Capital One Auto Finance  
 PO Box 60511  
 City of Industry, CA 91716-0511

1 62088133509439399100100003998322



Account Number: 6208819439399  
 Vehicle: 20 HONDA HR-V  
**ACCOUNT STATUS** **CURRENT**

# YOUR MONTHLY AUTO STATEMENT

Statement Date: 03/11/2024

JOHN L TRONCOZA  
 6421 BROADWAY AVE  
 WHITTIER, CA 90606-1610



You're all set! Your account is set up for recurring payments.

## STATEMENT INFO

Current Payment Due: \$399.83  
 Past Due: \$0.00  
 Late Fees: \$0.00

**Total Due: \$399.83**  
 Payment Due Date: 04/01/2024

## ACCOUNT INFO

Principal Balance: \$20,607.75  
 Payoff Amount: \$20,655.50  
 Payoff Good Through: 03/21/2024

## TRANSACTION HISTORY

Transactions between 02/09/2024 - 03/10/2024

Date	Description	Principal	Interest	Total
03/01/2024	Payment Received	-\$329.49	-\$70.34	=\$-399.83

Please detach and return the portion below with your payment.

### PAYMENT OPTIONS

Pay or manage your account using our mobile app or online at [www.capitalone.com](http://www.capitalone.com) | Pay by phone 1-800-946-0332



- Make checks payable to Capital One Auto Finance. Include your account number on check. **Don't send cash.**
- Send your check with payment coupon in envelope provided.
- Don't staple or paper clip your check to payment coupon.

JOHN L TRONCOZA  
 6421 BROADWAY AVE  
 WHITTIER, CA 90606-1610

Account Number: 6208819439399  
 Total Due: \$399.83  
 Due Date: 04/01/2024  
 Amount Enclosed: \$



### PAY ON THE GO.

Pay your bill securely and review transactions online or with the Capital One® mobile app.

Text **ONE** to **80101** to download the app.  
 Messaging & Data rates may apply.



Capital One Auto Finance  
 PO Box 60511  
 City of Industry, CA 91716-0511

1 62088133507439399100100003998322



IMPORTANT DISCLOSURES AND INSTRUCTIONS

To the extent that you have filed for protection under federal bankruptcy law, you may not be personally liable for the unpaid balance of this loan. This statement is not an attempt to collect a debt and is being provided for informational purposes ONLY.

1. Payment Options:

- **Pay Online:** Enroll or sign into your account at [www.capitalone.com](http://www.capitalone.com) to make a payment or setup a recurring payment plan.
- **Pay by Phone:** Call 1-800-946-0332 to make a one-time payment or set up a recurring payment plan using our automated phone service 24/7, or through an agent Monday - Friday 8:00 a.m. to 9:00 p.m. ET and Saturday 8:00 a.m. to 6:00 p.m. ET.
- **Pay by Mail:** Follow the mailing instructions on the payment coupon on the front of this statement. Please allow at least 5 business days (Monday - Saturday, except holidays) for postal delivery. Payments will be credited to your account effective the day your payment was received at our payment processing center.

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.

4. **Paying Your Account Ahead:** Your account can be paid ahead up to 3 months. Please note that interest continues to accrue daily during this time.

5. **Payoff Amount:** Your payoff amount may change if any transactions are posted to your account before the good-through date. If you pay the Payoff Amount before your good-through date, your account may be overpaid. 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.

6. **Payoff Instructions:** Submit your payoff amount via any of our normal payment options, see below for how this will impact when Capital One will begin processing your release in accordance with state required timelines.

- **Certified Funds Payoff:** If you pay by dealer or cashier's check, Money Gram, Western Union, or cash at a Capital One Bank; Capital One will begin the lien release process the next business day after receipt of the certified funds.
- **Non-Certified Funds Payoff:** If you pay by personal or business check, online, phone, or check paid at a Capital One Bank; to ensure the funds clear, it may take up to five business days after the receipt of the uncertified funds before Capital One begins the lien release process.

7. **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.

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

Please detach and return the portion below with your payment.

**CHANGE OF ADDRESS**

(Please print using blue or black ink)

**Current Address:**

JOHN L TRONCOZA  
6421 BROADWAY AVE  
WHITTIER, CA 90606-1610

\_\_\_\_\_  
New Address

\_\_\_\_\_  
City State Zip

\_\_\_\_\_  
Home Phone Alternate Phone





## Payment History (Last 90 Days)

\$100.00

Posted: Sunday, 06/02/2024

Description: INTERNET PAYMENT LAS VEGAS NV

Reference: P638803YRLH00004N

\$70.00

Posted: Thursday, 05/23/2024

Description: INTERNET PAYMENT LAS VEGAS NV

Reference: P638803YEW100004N

\$100.00

Posted: Wednesday, 04/24/2024

Description: INTERNET PAYMENT LAS VEGAS NV

Reference: P638803XJHT00004N

\$100.00

Posted: Thursday, 03/28/2024

Description: INTERNET PAYMENT LAS VEGAS NV

Reference: P638803WR6100004N

\$71.00

Posted: Tuesday, 03/12/2024

Description: INTERNET PAYMENT LAS VEGAS NV

Reference: P638803W8J100004N





### Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.  
**Apr 07, 2024**

New Balance Minimum Payment Due  
**\$1,658.17 \$60.00**

**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 \$39.00.

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	11 Years	\$4,500
\$70	3 Years	\$2,534
Estimated savings if balance is paid off in about 3 years: \$1,966		

If you would like information about credit counseling services, call 1-888-326-8055.

*Capital One*

### Account Summary

Previous Balance	\$2,042.55
Payments	- \$732.00
Other Credits	\$0.00
Transactions	+ \$303.40
Quick Cash	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$44.22
<b>New Balance</b>	<b>= \$1,658.17</b>
Credit Limit	\$2,000.00
Available Credit (as of Mar 13, 2024)	\$341.83
Cash Advance/Quick Cash Credit Limit	\$700.00
Available Credit for Cash Advances/Quick Cash	\$341.83

### Rewards Summary

Rewards as of: 03/12/2024

**Rewards Balance**  
6,688

Track and redeem your rewards with our mobile app or on [Walmart.capitalone.com](http://Walmart.capitalone.com)

Previous Balance	Earned This Period	Redeemed this period
5,225	1,463	0

### Account Notifications

**i** You can find changes to your Rewards program by logging into your account and navigating to the Rewards FAQ section.

Pay or manage your account at [Walmart.capitalone.com](http://Walmart.capitalone.com)

Customer Service: 1-877-860-1250

See reverse for Important Information



MICHELE ARCE  
6421 BROADWAY AVE  
WHITTIER, CA 90606-1610



Save time, stay informed.  
Discover new features with the Capital One Mobile app.

Scan this QR Code with your phone's camera to download the top-rated Capital One Mobile app.

Payment Due Date: **Apr 07, 2024**

Account ending in 3752

New Balance Minimum Payment Due Amount Enclosed  
**\$1,658.17 \$60.00 \$ \_\_\_\_\_**

Capital One  
P.O. Box 60519  
City of Industry CA 91716-0519

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.



### Transactions

Visit [Walmart.capitalone.com](https://Walmart.capitalone.com) to see detailed transactions.

#### MICHELE ARCE #3752: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Feb 17	Feb 17	CAPITAL ONE ONLINE PYMTAuthDate 17-Feb	- \$300.00
Feb 21	Feb 21	CAPITAL ONE ONLINE PYMTAuthDate 11-Feb	- \$300.00
Feb 29	Feb 29	CAPITAL ONE ONLINE PYMTAuthDate 29-Feb	- \$66.00
Mar 13	Mar 13	CAPITAL ONE ONLINE PYMTAuthDate 13-Mar	- \$66.00

#### MICHELE ARCE #3752: Transactions

Trans Date	Post Date	Description	Amount
Feb 21	Feb 23	ND8009666546AR	\$158.66
Mar 2	Mar 5	WALMART.COM 8009666546BENTONVILLEAR	\$131.47
Mar 3	Mar 4	ACTBLUE* AMERICA.VOTESOMERVILLEMA	\$13.27

**MICHELE ARCE #3752: Total Transactions** **\$303.40**

**Total Transactions for This Period** **\$303.40**

### Fees

Trans Date	Post Date	Description	Amount
<b>Total Fees for This Period</b>			<b>\$0.00</b>

### Interest Charged

Interest Charge on Purchases	\$44.22
Interest Charge on Cash Advances	\$0.00
Interest Charge on Quick Cash	\$0.00
Interest Charge on Other Balances	\$0.00

**Total Interest for This Period** **\$44.22**

### Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$132.59</b>





### 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 Charged
Purchases	29.99% P	\$1,736.28	\$44.22
Cash Advances	29.99% P	\$0.00	\$0.00

**Variable APRs:** If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.

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





### Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.  
**May 07, 2024**

New Balance Minimum Payment Due  
**\$1,959.62 \$66.00**

**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 \$39.00.

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	12 Years	\$5,606
\$83	3 Years	\$2,994
Estimated savings if balance is paid off in about 3 years: \$2,612		

If you would like information about credit counseling services, call 1-888-326-8055.

### Account Summary

Previous Balance	\$1,658.17
Payments	- \$67.00
Other Credits	- \$70.88
Transactions	+ \$392.06
Quick Cash	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$47.27
<b>New Balance</b>	<b>= \$1,959.62</b>
Credit Limit	\$2,000.00
Available Credit (as of Apr 12, 2024)	\$40.38
Cash Advance/Quick Cash Credit Limit	\$700.00
Available Credit for Cash Advances/Quick Cash	\$40.38

### Rewards Summary

Rewards as of: 04/11/2024

#### Rewards Balance

1,561

Track and redeem your rewards with our mobile app or on [Walmart.capitalone.com](http://Walmart.capitalone.com)

#### Previous Balance

6,688

#### Earned This Period

1,961

#### Redeemed this period

-7,088

### Account Notifications

You can find changes to your Rewards program by logging into your account and navigating to the Rewards FAQ section.

Pay or manage your account at [Walmart.capitalone.com](http://Walmart.capitalone.com)

Customer Service: 1-877-860-1250

See reverse for Important Information



MICHELE ARCE  
 6421 BROADWAY AVE  
 WHITTIER, CA 90606-1610



Save time, stay informed.  
 Discover new features with the Capital One Mobile app.

Scan this QR Code with your phone's camera to download the top-rated Capital One Mobile app.

Payment Due Date: **May 07, 2024**

Account ending in 3752

New Balance Minimum Payment Due Amount Enclosed  
**\$1,959.62 \$66.00 \$ \_\_\_\_\_**

Capital One  
 P.O. Box 60519  
 City of Industry CA 91716-0519

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.



1 5153077700903752 12 1959620067000066005



**How can I Avoid Paying Interest Charges?** If you pay your New Balance in full by the due date each month, we will not charge interest on new transactions that post to the purchase balance. If you have been paying in full without Interest Charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. Interest Charges on Cash Advances and Special Transfers available only with the Capital One Walmart Rewards Mastercard start on the transaction date. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. See the front of your statement for additional information.

**How is the Interest Charge Determined?** Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your account at the end of the billing period and will appear on your next statement. This means you may owe interest charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next statement. Once you start accruing Interest Charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest charges are added to the proper segment of your account. However, we reserve the right to not assess interest charges.

**How do you Calculate the Interest Charge?** We use a method called Average Daily Balance (including new transactions). 1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance. 2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment. 3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle. The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement. NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

**How can I Avoid Membership Fees?** If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service fewer than 40 days after the annual membership Fee was assessed to request that we close your account. To avoid paying a monthly membership Fee, 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.

**How do you Process Payments?** When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

**How do you Apply My Payment?** We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

#### **Billing Rights Summary**

**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: 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 Purchase:** 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: 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.

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ETC-03 07/12/2023



Pay online at [Walmart.capitalone.com](https://walmart.capitalone.com)



Pay using the Capital One mobile app



Customer Service 1-877-860-1250

## Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

**How do I Make Payments?** You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

#### **When will you Credit My Payment?**

- ◆ For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- ◆ For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.



## Transactions

Visit [Walmart.capitalone.com](https://walmart.capitalone.com) to see detailed transactions.

### MICHELE ARCE #3752: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Mar 14	Mar 14	CREDIT-REWARD AT CHECKOUT	- \$60.88
Mar 25	Mar 25	CREDIT-REWARD AT CHECKOUT	- \$10.00
Apr 7	Apr 8	CAPITAL ONE ONLINE PYMTAuthDate 07-Apr	- \$67.00

### MICHELE ARCE #3752: Transactions

Trans Date	Post Date	Description	Amount
Mar 14	Mar 16	WALMART.COM 8009666546BENTONVILLEAR	\$184.79
Mar 14	Mar 16	WALMART.COM 8009666546BENTONVILLEAR	\$6.72
Mar 25	Mar 26	WALMART.COM 8009666546BENTONVILLEAR	\$143.85
Mar 25	Mar 29	WALMART.COM 8009666546BENTONVILLEAR	\$42.14
Mar 26	Mar 28	WALMART.COM 8009666546BENTONVILLEAR	\$14.56

**MICHELE ARCE #3752: Total Transactions** **\$392.06**

**Total Transactions for This Period** **\$392.06**

## Fees

Trans Date	Post Date	Description	Amount
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**Total Fees for This Period** **\$0.00**

## Interest Charged

Interest Charge on Purchases	\$47.27
Interest Charge on Cash Advances	\$0.00
Interest Charge on Quick Cash	\$0.00
Interest Charge on Other Balances	\$0.00

**Total Interest for This Period** **\$47.27**

## Totals Year-to-Date

**Total Fees charged** **\$0.00**

**Total Interest charged** **\$179.86**





### 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 Charged
Purchases	29.99% P	\$1,917.93	\$47.27
Cash Advances	29.99% P	\$0.00	\$0.00

**Variable APRs:** If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.

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

**How can I Avoid Paying Interest Charges?** If you pay your New Balance in full by the due date **each month**, we will not charge interest on new transactions that post to the purchase balance. If you have been paying in full **without** Interest Charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. Interest Charges on Cash Advances and Special Transfers available only with the Capital One Walmart Rewards Mastercard start on the transaction date. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. See the front of your statement for additional information.

**How is the Interest Charge Determined?** Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your account at the end of the billing period and will appear on your next statement. This means you may owe interest charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next statement. Once you start accruing Interest Charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest charges are added to the proper segment of your account. However, we reserve the right to not assess interest charges.

**How do you Calculate the Interest Charge?** We use a method called Average Daily Balance (including new transactions). 1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance. 2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment. 3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle. The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement. NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

**How can I Avoid Membership Fees?** If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service fewer than 40 days after the annual membership Fee was assessed to request that we close your account. To avoid paying a monthly membership Fee, 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.

**How do you Process Payments?** When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

**How do you Apply My Payment?** We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

#### **Billing Rights Summary**

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- 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 Purchase:** 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: 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.

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ETC-03 07/12/2023



Pay online at [Walmart.capitalone.com](https://walmart.capitalone.com)



Pay using the Capital One mobile app



Customer Service 1-877-860-1250

## Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

**How do I Make Payments?** You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

#### **When will you Credit My Payment?**

- ◆ For mobile, online or over the phone, as of the business day we receive it, as long as it is made **by 8 p.m. ET**.
- ◆ For mail, as of the business day we receive it, as long as it is received **by 5 p.m. local time** at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.





### Payment Information

Payment Due Date For online and phone payments, the deadline is 8pm ET.  
**Jun 07, 2024**

New Balance Minimum Payment Due  
**\$1,956.98** **\$68.00**

**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 \$39.00.

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	12 Years	\$5,567
\$83	3 Years	\$2,990
Estimated savings if balance is paid off in about 3 years: \$2,577		

If you would like information about credit counseling services, call 1-888-326-8055.

### Account Summary

Previous Balance	\$1,959.62
Payments	- \$416.00
Other Credits	\$0.00
Transactions	+ \$364.04
Quick Cash	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$49.32
<b>New Balance</b>	<b>= \$1,956.98</b>
Credit Limit	\$2,000.00
Available Credit (as of May 13, 2024)	\$43.02
Cash Advance/Quick Cash Credit Limit	\$700.00
Available Credit for Cash Advances/Quick Cash	\$43.02

#### \*\*\*Important Notice\*\*\*

We are unable to provide your Rewards Summary on this month's statement. To review your current Rewards balance or for additional Rewards information, please log in to your account at [Walmart.capitalone.com](http://Walmart.capitalone.com), the Capital One Mobile Banking app, or call the customer service number on this statement.

### Account Notifications

i You can find changes to your Rewards program by logging into your account and navigating to the Rewards FAQ section.

Pay or manage your account at [Walmart.capitalone.com](http://Walmart.capitalone.com)

Customer Service: 1-877-860-1250

See reverse for Important Information



MICHELE ARCE  
6421 BROADWAY AVE  
WHITTIER, CA 90606-1610



Save time, stay informed.  
Discover new features with  
the Capital One Mobile app.

Scan this QR Code with your phone's camera to download the top-rated Capital One Mobile app.

Payment Due Date: **Jun 07, 2024**

Account ending in 3752

New Balance Minimum Payment Due Amount Enclosed  
**\$1,956.98** **\$68.00** \$ \_\_\_\_\_

Capital One  
P.O. Box 60519  
City of Industry CA 91716-0519

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.





## Transactions

Visit [Walmart.capitalone.com](https://walmart.capitalone.com) to see detailed transactions.

### MICHELE ARCE #3752: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Apr 16	Apr 16	CAPITAL ONE ONLINE PYMTAuthDate 16-Apr	-\$66.00
Apr 24	Apr 24	CAPITAL ONE ONLINE PYMTAuthDate 24-Apr	-\$100.00
May 2	May 2	CAPITAL ONE ONLINE PYMTAuthDate 02-May	-\$150.00
May 9	May 9	CAPITAL ONE ONLINE PYMTAuthDate 09-May	-\$100.00

### MICHELE ARCE #3752: Transactions

Trans Date	Post Date	Description	Amount
Apr 19	Apr 20	Prime Video Channelsamzn.com/billWA	\$9.99
Apr 20	Apr 22	AMAZON PRIME*K530H5P13888-802-3080WA	\$3.99
Apr 20	Apr 22	AMAZON PRIME*WT50L6GS3888-802-3080WA	\$3.79
Apr 21	Apr 22	AMAZON PRIME*8V4MP2WV3888-802-3080WA	\$3.79
Apr 22	Apr 22	AMZN Mktp US*QR80J6CL3Amzn.com/billWA	\$48.12
Apr 24	Apr 24	AMZN Mktp US*1G5AS56O3Amzn.com/billWA	\$31.47
Apr 26	Apr 26	AMZN Mktp US*ZW1KF8Q13Amzn.com/billWA	\$64.58
Apr 26	Apr 27	AMAZON PRIME*HR6T70DH3888-802-3080WA	\$3.59
Apr 26	Apr 27	AMAZON PRIME*KX6TF9FJ3888-802-3080WA	\$3.59
Apr 27	Apr 27	AMZN Mktp US*Y630252B3Amzn.com/billWA	\$28.44
May 3	May 3	AMZN Mktp US*4R4ES4FS3Amzn.com/billWA	\$16.41
May 7	May 7	AMZN Mktp US*079TM4SO3Amzn.com/billWA	\$8.75
May 9	May 9	AMZN Mktp US*UQ6L85QS3Amzn.com/billWA	\$10.94
May 10	May 10	AMZN Mktp US*AF15B5393Amzn.com/billWA	\$8.75
May 10	May 10	AMAZON RET* 114-995515SEATTLEWA	\$31.45
May 11	May 11	Maidenform.comWinston-SalemNC	\$80.40
May 13	May 13	Prime Video Channelsamzn.com/billWA	\$5.99

**MICHELE ARCE #3752: Total Transactions** **\$364.04**

**Total Transactions for This Period** **\$364.04**

### Fees

Trans Date	Post Date	Description	Amount
<b>Total Fees for This Period</b>			<b>\$0.00</b>



### Transactions (Continued)

#### Interest Charged

Interest Charge on Purchases	\$49.32
Interest Charge on Cash Advances	\$0.00
Interest Charge on Quick Cash	\$0.00
Interest Charge on Other Balances	\$0.00
<b>Total Interest for This Period</b>	<b>\$49.32</b>

#### Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$229.18</b>

### 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 Charged
Purchases	29.99% P	\$1,936.56	\$49.32
Cash Advances	29.99% P	\$0.00	\$0.00

**Variable APRs:** If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.

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



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- ◆ For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.