

Paid



Page 1 of 2
Customer Service 1-800-903-3637
www.capitalone.com

Jan. 17 - Feb. 16, 2014 31 Days in Billing Cycle

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:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	7 Month(s)	\$160

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

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 \$19.00.

Platinum MasterCard		Account ending in 3934
NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$148.17	\$25.00	Mar 13, 2014
 PLEASE PAY AT LEAST THIS AMOUNT		
Credit Limit: \$701.00	Cash Advance Credit Limit: \$351.00	
Available Credit: \$552.83	Available Credit for Cash Advances: \$351.00	

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$103.85	\$150.00	\$0.00	\$194.31	\$148.17

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934

1 13 FEB CAPITAL ONE MOBILE PYMT AuthDate 13-FEB (\$150.00)

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1 19 JAN ISLAND OASIS EXPRESS CLEVELANDTN \$8.77
 2 19 JAN THE TANNING CO - SOUTH CLEVELANDTN \$108.85
 3 03 FEB THE TANNING CO - SOUTH CLEVELANDTN \$76.69

Total for Brandon C Tankersley #3934 \$194.31

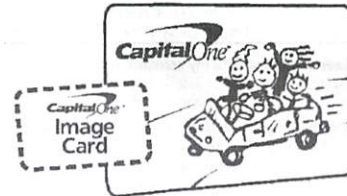
▶ Total Transactions This Period \$194.31

FEES
Total Fees This Period \$0.00

INTEREST CHARGED
Total Interest This Period \$0.00

Transactions continue on page 2

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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	\$0.00	\$0.00

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

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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	Prime Rate + margin	The first day of the billing periods that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each monthly billing period.
F	1 month LIBOR + margin	

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.

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 Customer Service 1-800-903-3637
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Feb. 17 - Mar. 16, 2014 28 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 \$19.00.

Platinum MasterCard		Account ending in 3934
NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$0.00	\$0.00	Apr 13, 2014
 PLEASE PAY AT LEAST THIS AMOUNT		
Credit Limit: \$701.00	Cash Advance Credit Limit: \$351.00	
Available Credit: \$701.00	Available Credit for Cash Advances: \$351.00	

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$148.17	-	\$224.86	+	\$0.00
		\$0.00	+	\$76.69
			=	\$0.00

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934

1	26 FEB	CAPITAL ONE MOBILE PYMTAuthDate 26-FEB	(\$148.17)
2	07 MAR	CAPITAL ONE MOBILE PYMTAuthDate 07-MAR	(\$76.69)

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1	03 MAR	THE TANNING CO - SOUTHCLEVELANDTN	\$76.69
Total for Brandon C Tankersley #3934			\$76.69
▶ Total Transactions This Period			\$76.69

FEES

Total Fees This Period	\$0.00
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INTEREST CHARGED

Total Interest This Period	\$0.00
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TOTALS YEAR TO DATE

Total Fees This Year	\$29.00
Total Interest This Year	\$0.00

Transactions continue on page 2

Don't understand credit?



That's because you've never had a teacher like this:

capitalone.com/financialeducation
 Check it out on your schedule, 24/7.

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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	\$0.00	\$0.00

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

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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.

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- 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 check to the payment address on the front of this statement and 2) your payment is received in 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

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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.

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- 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.
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- 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:

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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

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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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Paid Check # 2688



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

Mar. 17 - Apr. 16, 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 \$19.00.

Platinum MasterCard		Account ending in 3934
NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$148.59	\$25.00	May 13, 2014
 PLEASE PAY AT LEAST THIS AMOUNT		

Credit Limit: \$701.00 Cash Advance Credit Limit: \$351.00
 Available Credit: \$552.41 Available Credit for Cash Advances: \$351.00

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions	=	New Balance
\$0.00	-	\$184.69	+	\$0.00	+	\$333.28		\$148.59

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934

1	09 APR	CAPITAL ONE MOBILE PYMTAuthDate 08-APR	(\$40.00)
2	11 APR	CAPITAL ONE MOBILE PYMTAuthDate 10-APR	(\$36.69)
3	13 APR	CAPITAL ONE MOBILE PYMTAuthDate 12-APR	(\$20.00)
4	15 APR	CAPITAL ONE MOBILE PYMTAuthDate 15-APR	(\$88.00)

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1	01 APR	THE TANNING CO - SOUTHCLEVELANDTN	\$76.69
2	09 APR	KANGAROO EXP #3546 QPSCLEVELANDTN	\$3.59
3	09 APR	ZAXBY'S #28701OOLTEWAHTN	\$10.03
4	09 APR	LITTLE CAESARS 0502 OOCLEVELANDTN	\$10.98
5	09 APR	CALFEES GENERAL STORECLEVELANDTN	\$6.55
6	09 APR	SOUTHERN CONVENIENCECLEVELANDTN	\$30.00
7	10 APR	FULINS ASIAN CUISINECLEVELANDTN	\$9.95
8	10 APR	FULINS ASIAN CUISINECLEVELANDTN	\$9.95
9	10 APR	FULINS ASIAN CUISINECLEVELANDTN	\$9.95
10	10 APR	FULINS ASIAN CUISINECLEVELANDTN	\$50.00
11	10 APR	CALFEES GENERAL STORECLEVELANDTN	\$5.58
12	10 APR	MAPCO EXPRESS #3666OOLTEWAHTN	\$8.89

Transactions continue on page 2

It's easy to set up your FREE account alerts:

First, "Log In" to Online Banking. Next, sign up by:

1. Clicking "Messaging and Alerts"
2. Clicking "Set Alerts"
3. Choosing the free alerts you'd like to receive

Your carrier may charge a fee for each text message alert you receive.

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	\$0.00	\$0.00

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

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How can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date, we will not charge interest on any new transactions that post to the Purchase balance. If you have been paying your account in full with no interest charges, but then you do not pay your next "New Balance" in full, we will charge interest on the portion of the balance that you did not pay. For cash advances and special transfers, we will start charging interest on the transaction date.

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.

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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.

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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 check to the payment address on the front of this statement and 2) your payment is received in 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:

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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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Page 1 of 2
 Customer Service 1-800-903-3637
 www.capitalone.com

May. 17 - Jun. 16, 2014 31 Days in Billing Cycle

Platinum MasterCard Account ending in 3934

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$96.69	\$25.00	Jul 13, 2014
 PLEASE PAY AT LEAST THIS AMOUNT		

Credit Limit: \$701.00 Cash Advance Credit Limit: \$351.00
 Available Credit: \$604.31 Available Credit for Cash Advances: \$351.00

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:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	5 Month(s)	\$102

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

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 \$19.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$93.36	- \$200.00	+ \$0.00	+ \$203.33	= \$96.69

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934
 1 04 JUN CAPITAL ONE MOBILE PYMTAuthDate 04-JUN (\$200.00)

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1	21 MAY ISLAND OASIS EXPRESSCLEVELANDTN	\$6.57
2	21 MAY SHELL OIL 57545874802CLEVELANDTN	\$4.71
3	21 MAY SHELL OIL 57546224908CLEVELANDTN	\$7.69
4	22 MAY MARATHON PETRO131656DMANCHESTERTN	\$5.15
5	23 MAY JIMMY JOHNS - 2057CLEVELANDTN	\$16.28
6	24 MAY CALFEES GENERAL STORECLEVELANDTN	\$10.51
7	24 MAY KANGAROO EXP #3593 QPSCLEVELANDTN	\$7.71
8	24 MAY THE HOME DEPOT #0743CLEVELANDTN	\$3.13
9	29 MAY ISLAND OASIS EXPRESSCLEVELANDTN	\$13.15
10	29 MAY TRISTAR INVESTMENTS LLAVONDALEAZ	\$26.69
11	01 JUN THE TANNING CO - SOUTHCLEVELANDTN	\$76.69
12	06 JUN KANGAROO EXP #3593 QPSCLEVELANDTN	\$9.42
13	09 JUN ISLAND OASIS EXPRESSCLEVELANDTN	\$4.16
14	09 JUN ARBY'S #6356 QPSCHATTANOOGATN	\$7.19

Transactions continue on page 2

Don't understand credit?



That's because you've never had a teacher like this:

capitalone.com/financialeducation
 Check it out on your schedule, 24/7.

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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	\$0.00	\$0.00

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

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 COLR33SE 6056 5012 204

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How can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date, we will not charge interest on any new transactions that post to the Purchase Balance. If you have been paying your account in full with no interest charges, but then you do not pay your next "New Balance" in full, we will charge interest on the portion of the balance that you did not pay. For cash advances and special transfers, we will start charging interest on the transaction date.

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	Prime Rate + margin	The first day of the billing periods that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each monthly billing period.
F	1 month LIBOR + margin	

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.

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;
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When will you Credit My Payment?

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- For mailed payments, as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and check to the payment address on the front of this statement and 2) your payment is received in 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.

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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

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- 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.

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- 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.
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P.O. Box 30285
Salt Lake City, UT 84130-0285

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check # 1007



Page 1 of 2
 Customer Service 1-800-903-3637
 www.capitalone.com

Jun. 17 - Jul. 16, 2014 30 Days in Billing Cycle

Platinum MasterCard

Account ending in 3934

NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
 \$129.15 \$25.00 Aug 13, 2014



Credit Limit: \$1,001.00 Cash Advance Credit Limit: \$351.00
 Available Credit: \$871.85 Available Credit for Cash Advances: \$351.00

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:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	6 Month(s)	\$138

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

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 \$19.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$96.69	- \$316.11	+ \$0.00	+ \$348.57	= \$129.15

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934

1	26 JUN	CAPITAL ONE MOBILE PYMTAuthDate 25-JUN	(\$96.69)
2	30 JUN	PAYMENT	(\$96.69)
3	12 JUL	CAPITAL ONE MOBILE PYMTAuthDate 11-JUL	(\$122.73)

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1	16 JUN	KANGAROO EXP #3593 QPSCLEVELANDTN	\$10.93
2	18 JUN	HI TECH EXPRESS #6CLEVELANDTN	\$6.79
3	20 JUN	PILOT 00002196KNOXVILLETN	\$15.05
4	20 JUN	WENDYS 840 90008400RAPINEVA	\$17.94
5	20 JUN	PATHTVM*PAVONIA / NQPSNEW YORKNY	\$31.00
6	21 JUN	MTA MVM*FULTON ST QPSNEW YORKNY	\$20.00
7	21 JUN	PATHTVM*PAVONIA / NQPSNEW YORKNY	\$21.00
8	01 JUL	STORE 3497 QPSOOLTEWAHTN	\$20.02
9	01 JUL	THE TANNING CO - SOUTHCLEVELANDTN	\$76.69
10	12 JUL	APL* ITUNES.COM/BILL866-712-7753CA	\$54.86
11	12 JUL	APL* ITUNES.COM/BILL866-712-7753CA	\$10.96
12	12 JUL	APL* ITUNES.COM/BILL866-712-7753CA	\$21.94
13	13 JUL	PP*PERKITSYOGURTCLEVELANDTN	\$7.45

Transactions continue on page 2



YOU ARE HERE. WE ARE TOO.

Check your balance directly from your phone and:

- ▶ View recent transactions
- ▶ Pay your Capital One bill
- ▶ Check your rewards balance

Go to m.capitalone.com on your mobile device and manage your account at the speed of you.

300029

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	\$0.00	\$0.00

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

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How can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date, we will not charge interest on any new transactions that post to the Purchase balance. If you have been paying your account in full with no interest charges, but then you do not pay your next "New Balance" in full, we will charge interest on the portion of the balance that you did not pay. For cash advances and special transfers, we will start charging interest on the transaction date.

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.

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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.

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- 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 check to the payment address on the front of this statement and 2) your payment is received in 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

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Salt Lake City, UT 84130-0285

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- **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.

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- 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.

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- 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
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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

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Salt Lake City, UT 84130-0285

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Platinum MasterCard

Account ending in 3934

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$129.15	\$25.00	Aug 13, 2014

Credit Limit:	\$1,001.00
Available Credit:	\$871.85
Cash Advance Credit Limit:	\$351.00
Available Credit for Cash Advances:	\$351.00

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions		New Balance
\$96.69	-	\$316.11	+	\$0.00	+	\$348.57	=	\$129.15

TRANSACTIONS CONTINUED

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934 (CONTINUED)

14	13 JUL	STEVIE B'S PIZZA - TNCLEVELANDTN	\$15.32
15	14 JUL	APL* ITUNES.COM/BILL866-712-7753CA	\$18.62
Total for Brandon C Tankersley #3934			\$348.57
▶ Total Transactions This Period			\$348.57

FEES

Total Fees This Period	\$0.00
------------------------	--------

INTEREST CHARGED

Total Interest This Period	\$0.00
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TOTALS YEAR TO DATE

Total Fees This Year	\$29.00
Total Interest This Year	\$0.00

Your responsible credit behavior has earned you a credit line increase of \$300.

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 COLR833E 6056 5012 204 07 140716 PAGE 00002 OF 00002 501747



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

Jul. 17 - Aug. 16, 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 \$19.00.

Platinum MasterCard		Account ending in 3934
NEW BALANCE	MINIMUM PAYMENT	DUE DATE
(\$90.74)	\$0.00	Sep 13, 2014
 PLEASE PAY AT LEAST THIS AMOUNT		
Credit Limit: \$1,001.00	Cash Advance Credit Limit: \$351.00	
Available Credit: \$1,001.00	Available Credit for Cash Advances: \$351.00	

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$129.15	- \$338.15	+ \$0.00	+ \$118.26	= (\$90.74)

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934

1	19 JUL	CAPITAL ONE MOBILE PYMTAuthDate 18-JUL	(\$129.15)
2	06 AUG	PAYMENT	(\$129.15)
3	06 AUG	CAPITAL ONE MOBILE PYMTAuthDate 06-AUG	(\$79.85)

Credit balance -- Do not pay

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1	16 JUL	WEIGELS #61 Q88DANDRIDGETN	\$2.07
2	27 JUL	APL* ITUNES.COM/BILL866-712-7753CA	\$1.09
3	01 AUG	THE TANNING CO - SOUTHCLEVELANDTN	\$76.69
4	05 AUG	APL* ITUNES.COM/BILL866-712-7753CA	\$15.32
5	09 AUG	APL* ITUNES.COM/BILL866-712-7753CA	\$1.09
6	13 AUG	PAYPAL *TRENDYMOCL4029357733CA	\$22.00
Total for Brandon C Tankersley #3934			\$118.26
▶ Total Transactions This Period			\$118.26

Transactions continue on page 2.

It's easy to set up your FREE account alerts:

First, "Log In" to Online Banking. Next, sign up by:

1. Clicking "Messaging and Alerts"
2. Clicking "Set Alerts"
3. Choosing the free alerts you'd like to receive

Your carrier may charge a fee for each text message alert you receive.

300007-C

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	\$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 5178058128703934 16 0090740079850000006



Account ending in 3934

Due Date	New Balance	Minimum Payment	Amount Enclosed
Sep 13, 2014	(\$90.74)	\$0.00	.

PLEASE PAY AT LEAST THIS AMOUNT

ENJOY 24/7 ACCESS TO YOUR ACCOUNT

Log in and manage your account online at www.capitalone.com

- Pay bills
- Check your balance
- Review transactions

400018

BRANDON C TANKERSLEY
 L
 318 FARMWAY DR SE
 CLEVELAND, TN 37323-9420

515670
 MSP 1673

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.

How can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date, we will not charge interest on any new transactions that post to the Purchase balance. If you have been paying your account in full with no interest charges, but then you do not pay your next "New Balance" in full, we will charge interest on the portion of the balance that you did not pay. For cash advances and special transfers, we will start charging interest on the transaction date.

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	Prime Rate + margin	The first day of the billing periods that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	The first day of the billing periods that end in Jan., April, July, and Oct.
D	Prime Rate + margin	The first day of each monthly billing period.
F	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.

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 check to the payment address on the front of this statement and 2) your payment is received in 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
© 2014 Capital One. Capital One is a federally registered service mark. All rights reserved.

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
- 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.



Platinum MasterCard Account ending in 3934

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
(\$90.74)	\$0.00	Sep 13, 2014

Credit Limit:	\$1,001.00
Available Credit:	\$1,001.00
Cash Advance Credit Limit:	\$351.00
Available Credit for Cash Advances:	\$351.00

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions		New Balance
\$129.15	-	\$338.15	+	\$0.00	+	\$118.26	=	(\$90.74)

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	\$29.00
	Total Interest This Year	\$0.00

2-1
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Paid



Page 1 of 3
Customer Service 1-800-903-3637
www.capitalone.com

Aug. 17 - Sep. 16, 2014 31 Days in Billing Cycle

Platinum MasterCard

Account ending in 3934

NEW BALANCE
\$199.76

MINIMUM PAYMENT
\$25.00

DUE DATE
Oct 13, 2014

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$1,001.00

Cash Advance Credit Limit: \$351.00

Available Credit: \$801.24

Available Credit for Cash Advances: \$351.00

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:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	10 Month(s)	\$221

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

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 \$19.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
(\$90.74)	-\$185.00	+\$0.00	+\$475.50	\$199.76

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934

1	05 SEP	CAPITAL ONE MOBILE PYMTAuthDate 05-SEP	(\$150.00)
2	11 SEP	CAPITAL ONE MOBILE PYMTAuthDate 11-SEP	(\$35.00)

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1	19 AUG	APL* ITUNES.COM/BILL866-712-7753CA	\$21.89
2	23 AUG	APL* ITUNES.COM/BILL866-712-7753CA	\$1.09
3	01 SEP	SONIC DRIVE IN #4041CLEVELANDTN	\$28.15
4	02 SEP	WALGREENS #7540CLEVELANDTN	\$111.02
5	02 SEP	THE TANNING CO - SOUTHCLEVELANDTN	\$76.69
6	02 SEP	OCHARLEYS249CLEVLNDCLEVELANDTN	\$45.54
7	04 SEP	FAZOLI'S # 5019CLEVELANDTN	\$15.33
8	05 SEP	HOBBY LOBBY #239CLEVELANDTN	\$38.54
9	07 SEP	SQ *NING LURossvilleGA	\$20.00
10	07 SEP	WM SUPERCENTER #5263CLEVELANDTN	\$85.60
11	08 SEP	THE OLIVE GARD00018937CLEVELANDTN	\$31.65

Total for Brandon C Tankersley #3934 \$475.50

▶ Total Transactions This Period \$475.50

Transactions continue on page 2

Don't understand credit?

That's because you've never had a teacher like this:



capitalone.com/financialeducation

Check it out on your schedule, 24/7.

300014-C

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	\$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 5178058128703934 16 0199760035000025000



Account ending in 3934

Due Date	New Balance	Minimum Payment	Amount Enclosed
Oct 13, 2014	\$199.76	\$25.00	.

PLEASE PAY AT LEAST THIS AMOUNT

ENJOY 24/7 ACCESS TO YOUR ACCOUNT

Log in and manage your account online at www.capitalone.com

- Pay bills
- Check your balance
- Review transactions

400018

BRANDON C TANKERSLEY
L
318 FARMWAY DR SE
CLEVELAND, TN 37323-9420

523427
MSP 1724

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.

How can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date, we will not charge interest on any new transactions that post to the Purchase balance. If you have been paying your account in full with no interest charges, but then you do not pay your next "New Balance" in full, we will charge interest on the portion of the balance that you did not pay. For cash advances and special transfers, we will start charging interest on the transaction date.

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.

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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	Prime Rate + margin	The first day of the billing periods that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each monthly billing period.
F	1 month LIBOR + margin	

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.

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- 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 check to the payment address on the front of this statement and 2) your payment is received in 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
© 2014 Capital One. Capital One is a federally registered service mark. All rights reserved.

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



• 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.



Platinum MasterCard		Account ending in 3934
NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$199.76	\$25.00	Oct 13, 2014

Credit Limit:	\$1,001.00
Available Credit:	\$801.24
Cash Advance Credit Limit:	\$351.00
Available Credit for Cash Advances:	\$351.00

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
(\$90.74)	\$185.00	\$0.00	\$475.50	\$199.76

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	\$29.00
	Total Interest This Year	\$0.00

2-1
 COURSE 6056 5064 404 07 140916 PAGE 00002 OF 00003 523427



2-1
COURSE 6056 5064 404
07 140916 PAGE 00003 OF 00003
523427

FACTS **WHAT DOES CAPITAL ONE® DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Account transactions and credit card or other debt

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Capital One chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital One share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing

- Call us toll free: 1-888-817-2970 or 1-800-206-7986 (Hearing Impaired)—our menu will prompt you through your choices.

Please note:
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Go to www.capitalone.com/contactus



Who we are**Who is providing this notice?**

Our affiliates include financial companies with the Capital One, Chevy Chase, Onyx, and Greenpoint names, such as Capital One Bank (USA), National Association; and Capital One, National Association.

What we do**How does Capital One protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Capital One collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies with the Capital One, Chevy Chase, Onyx, and Greenpoint names, such as Capital One Bank (USA), National Association; and Capital One, National Association.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance companies, service providers, co-branded partners, retailers, data processors, and advertisers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies such as other banks and insurance companies.*

Other important information

CA and VT Residents: We will not share your information with companies outside of Capital One, except for our everyday business purposes, for marketing our products and services to you, or with your consent.

VT Residents only: We will not disclose credit information about you within or outside the Capital One family of companies except as required or permitted by law.

NV Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call 1-888-817-2970. If you would like more information about telemarketing practices, you may contact us at Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 or webinfo@capitalone.com. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: BCPINFO@ag.state.nv.us.

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.

paid



Page 1 of 3
Customer Service 1-800-903-3637
www.capitalone.com

Sep. 17 - Oct. 16, 2014 30 Days in Billing Cycle

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:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	4 Month(s)	\$75

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

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 \$19.00.

Platinum MasterCard			Account ending in 3934
NEW BALANCE	MINIMUM PAYMENT	DUE DATE	
\$71.70	\$25.00	Nov 13, 2014	
 PLEASE PAY AT LEAST THIS AMOUNT			
Credit Limit: \$1,001.00		Cash Advance Credit Limit: \$351.00	
Available Credit: \$929.30		Available Credit for Cash Advances: \$351.00	

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$199.76	- \$279.76	+ \$0.00	+ \$151.70	= \$71.70

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934

1	18 SEP	CAPITAL ONE MOBILE PYMTAuthDate	18-SEP	(\$40.00)
2	27 SEP	CAPITAL ONE MOBILE PYMTAuthDate	27-SEP	(\$40.00)
3	05 OCT	CAPITAL ONE MOBILE PYMTAuthDate	05-OCT	(\$199.76)

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1	15 SEP	ROSS STORES #1249CLEVELANDTN	\$12.06
2	16 SEP	ISLAND OASIS EXPRESSCLEVELANDTN	\$20.01
3	23 SEP	HOBBY LOBBY #239CLEVELANDTN	\$8.21
4	24 SEP	WALGREENS #7540CLEVELANDTN	\$10.00
5	24 SEP	HOBBY LOBBY #239CLEVELANDTN	\$13.81
6	24 SEP	TACO BELL #029044CLEVELANDTN	\$6.56
7	01 OCT	THE TANNING CO - SOUTHCLEVELANDTN	\$76.69
8	03 OCT	APL* ITUNES.COM/BILL866-712-7753CA	\$2.18
9	07 OCT	APL* ITUNES.COM/BILL866-712-7753CA	\$2.18
Total for Brandon C Tankersley #3934			\$151.70
▶ Total Transactions This Period			\$151.70

Transactions continue on page 2

It's easy to set up your FREE account alerts:

First, "Log In" to Online Banking. Next, sign up by:

1. Clicking "Messaging and Alerts"
2. Clicking "Set Alerts"
3. Choosing the free alerts you'd like to receive

Your carrier may charge a fee for each text message alert you receive.

300007-C

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	\$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 5178058128703934 16 0071700199760025000



Account ending in 3934

Due Date	New Balance	Minimum Payment	Amount Enclosed
Nov 13, 2014	\$71.70	\$25.00	.
PLEASE PAY AT LEAST THIS AMOUNT			

ENJOY 24/7 ACCESS TO YOUR ACCOUNT

Log in and manage your account online at www.capitalone.com

- Pay bills
- Check your balance
- Review transactions

400018

BRANDON C TANKERSLEY
L
318 FARMWAY DR SE
CLEVELAND, TN 37323-9420

529495
MSP 1743

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.

How can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date, we will not charge interest on any new transactions that post to the Purchase balance. If you have been paying your account in full with no interest charges, but then you do not pay your next "New Balance" in full, we will charge interest on the portion of the balance that you did not pay. For cash advances and special transfers, we will start charging interest on the transaction date.

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.

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 check to the payment address on the front of this statement and 2) your payment is received in 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
© 2014 Capital One. Capital One is a federally registered service mark. All rights reserved.

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
- 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.





Oct. 17 - Nov. 16, 2014 31 Days in Billing Cycle

Platinum MasterCard

Account ending in 3934

NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
 \$5.46 \$5.46 Dec 13, 2014

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$1,001.00 Cash Advance Credit Limit: \$351.00
 Available Credit: \$995.54 Available Credit for Cash Advances: \$351.00

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:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	1 Month(s)	\$6

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

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 \$19.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$71.70	-\$91.58	+\$0.00	+\$25.34	\$5.46

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934
 1 31 OCT CAPITAL ONE MOBILE PYMTAuthDate 31-OCT (\$91.58)

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1	18 OCT	APL* ITUNES.COM/BILL866-712-7753CA	\$2.83
2	21 OCT	APL* ITUNES.COM/BILL866-712-7753CA	\$17.05
3	30 OCT	APL* ITUNES.COM/BILL866-712-7753CA	\$2.18
4	08 NOV	APL* ITUNES.COM/BILL866-712-7753CA	\$3.28
Total for Brandon C Tankersley #3934			\$25.34
▶ Total Transactions This Period			\$25.34

FEES
 Total Fees This Period \$0.00

INTEREST CHARGED
 Total Interest This Period \$0.00

Transactions continue on page 2

It's easy to set up your **FREE** account alerts:

First, "Log In" to Online Banking. Next, sign up by:

1. Clicking "Messaging and Alerts"
2. Clicking "Set Alerts"
3. Choosing the free alerts you'd like to receive

Your carrier may charge a fee for each text message alert you receive.

300007-C

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	\$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 5178058128703934 16 0005460091580005463



Account ending in 3934

Due Date New Balance Minimum Payment Amount Enclosed
 Dec 13, 2014 \$5.46 \$5.46 .

PLEASE PAY AT LEAST THIS AMOUNT

ENJOY 24/7 ACCESS TO YOUR ACCOUNT

Log in and manage your account online at www.capitalone.com

- Pay bills
- Check your balance
- Review transactions

400018

BRANDON C TANKERSLEY 532607
 L MSP 1764
 318 FARMWAY DR SE
 CLEVELAND, TN 37323-9420



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



How can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date, we will not charge interest on any new transactions that post to the Purchase balance. If you have been paying your account in full with no interest charges, but then you do not pay your next "New Balance" in full, we will charge interest on the portion of the balance that you did not pay. For cash advances and special transfers, we will start charging interest on the transaction date.

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.

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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.

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 check to the payment address on the front of this statement and 2) your payment is received in 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.

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- 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
© 2014 Capital One. Capital One is a federally registered service mark. All rights reserved.

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
- 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.



Platinum MasterCard

Account ending in 3934

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$5.46	\$5.46	Dec 13, 2014

Credit Limit:	\$1,001.00
Available Credit:	\$995.54
Cash Advance Credit Limit:	\$351.00
Available Credit for Cash Advances:	\$351.00

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions		New Balance
\$71.70	-	\$91.58	+	\$0.00	+	\$25.34	=	\$5.46

TRANSACTIONS CONTINUED

TOTALS YEAR TO DATE

Total Fees This Year	\$29.00
Total Interest This Year	\$0.00

2-1

COLR833E 6056 5064 404

07 14116 PAGE 00002 OF 00002

532607



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 \$19.00.

Platinum MasterCard Account ending in 3934

NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
 \$0.00 \$0.00 Jan 13, 2015

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$1,001.00 Cash Advance Credit Limit: \$351.00
 Available Credit: \$1,001.00 Available Credit for Cash Advances: \$351.00

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$5.46	\$11.11	\$0.00	\$5.65	\$0.00

Renewal Notice - Your 01/2015 bill will include your \$29.00 annual membership fee. The reverse of this page explains how you may close your account and avoid this fee. Both sides of this page provide important information about your rate(s) and how your interest charge is calculated.

Included with this statement is your new Capital One credit card customer agreement -- it's now even easier to use! We've updated it to make some of the explanations of our current practices simpler and shorter. Not to worry, this agreement does not change any of the rates or fees on your account. This updated agreement will apply to your account starting 03/01/2015. Please read it carefully and keep it with your records. Thanks!

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934
 1 11 DEC CAPITAL ONE MOBILE PYMTAuthDate 11-DEC (\$11.11)

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1	18 NOV	APL* ITUNES.COM/BILL866-712-7753CA	\$1.41
2	08 DEC	APL* ITUNES.COM/BILL866-712-7753CA	\$4.24
Total for Brandon C Tankersley #3934			\$5.65
▶ Total Transactions This Period			\$5.65

Transactions continue on page 2



Credit cards are only part of the equation.

Learn about all the ways we can serve your needs at capitalone.com.

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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	\$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 5178058128703934 16 0000000011110000004



Account ending in 3934

Due Date	New Balance	Minimum Payment	Amount Enclosed
Jan 13, 2015	\$0.00	\$0.00	.

PLEASE PAY AT LEAST THIS AMOUNT

ENJOY 24/7 ACCESS TO YOUR ACCOUNT

Log in and manage your account online at www.capitalone.com

- Pay bills
- Check your balance
- Review transactions

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BRANDON C TANKERSLEY
 L
 318 FARMWAY DR SE
 CLEVELAND, TN 37323-9420

541110
 MSP 1952



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



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How can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date, we will not charge interest on any new transactions that post to the Purchase balance. If you have been paying your account in full with no interest charges, but then you do not pay your next "New Balance" in full, we will charge interest on the portion of the balance that you did not pay. For cash advances and special transfers, we will start charging interest on the transaction date.

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.

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 8 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 check to the payment address on the front of this statement and 2) your payment is received in 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 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:



- Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.
- Don't staple or paper clip your check to the payment slip.
- 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.



Nov. 17 - Dec. 16, 2014 30 Days in Billing Cycle

Platinum MasterCard

Account ending in 3934

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$0.00	\$0.00	Jan 13, 2015

Credit Limit:	\$1,001.00
Available Credit:	\$1,001.00
Cash Advance Credit Limit:	\$351.00
Available Credit for Cash Advances:	\$351.00

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions		New Balance
\$5.46	-	\$11.11	+	\$0.00	+	\$5.65	=	\$0.00

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	\$29.00
	Total Interest This Year	\$0.00

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Check # 2002



Dec. 28 - Jan. 16, 2014 30 Days in Billing Cycle

Platinum MasterCard Account ending in 3934

NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
\$103.86 **\$25.00** **Feb 13, 2014**



Credit Limit: \$701.00 Cash Advance Credit Limit: \$351.00
 Available Credit: \$597.14 Available Credit for Cash Advances: \$351.00

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:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	5 Month(s)	\$110

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

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 \$19.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$0.00	\$0.00	\$29.00	\$74.86	\$103.86

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #3934

TRANSACTIONS FOR BRANDON C TANKERSLEY #3934

1	13 JAN	MYFICO.COM8003194433CA	\$54.85
2	15 JAN	ISLAND OASIS EXPRESSCLEVELANDTN	\$20.01
Total for Brandon C Tankersley #3934			\$74.86
▶ Total Transactions This Period			\$74.86

FEES

1	13 JAN	CAPITAL ONE MEMBER FEE	\$29.00
Total Fees This Period			\$29.00

INTEREST CHARGED

Total Interest This Period	\$0.00
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TOTALS YEAR TO DATE

Total Fees This Year	\$29.00
Total Interest This Year	\$0.00

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

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Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
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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.

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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.

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- 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 imitate 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

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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 writng. 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 writng 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.
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- 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 writng at:

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

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