



Feb. 17 - Mar. 16, 2015 28 Days in Billing Cycle

Account ending in 2390

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$223.18	\$25.00	Apr 13, 2015
 PLEASE PAY AT LEAST THIS AMOUNT		
Credit Limit: \$6,000.00	Cash Advance Credit Limit: \$6,000.00	
Available Credit: \$5,776.82	Available Credit for Cash Advances: \$5,776.82	

**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)	\$234

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 \$35.00.

<b>Previous Balance</b>	<b>Payments and Credits</b>	<b>Fees and Interest Charged</b>	<b>Transactions</b>	<b>New Balance</b>
\$951.38	-\$1,398.07	+\$0.00	+\$669.87	\$223.18

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #2390**

1	03 MAR CAPITAL ONE MOBILE PYMTAuthDate 03-MAR	(\$1,254.19)
2	07 MAR CAPITAL ONE MOBILE PYMTAuthDate 07-MAR	(\$133.88)
3	08 MAR CAPITAL ONE MOBILE PYMTAuthDate 08-MAR	(\$10.00)

**TRANSACTIONS FOR BRANDON C TANKERSLEY #2390**


1	17 FEB SHERWIN WILLIAMS #2363CLEVELANDTN	\$18.54
2	17 FEB WALGREENS #7540CLEVELANDTN	\$7.45
3	17 FEB BOOKS A MILLIO00002659CLEVELANDTN	\$37.24
4	18 FEB ADVANCE AUTO PARTS 6312CLEVELANDTN	\$32.33
5	19 FEB EL CAZADOR MEXICANCLEVELANDTN	\$15.44
6	19 FEB WM SUPERCENTER #5263CLEVELANDTN	\$20.85
7	20 FEB KANGAROO EXP #3546CLEVELANDTN	\$34.89
8	21 FEB BURGER KING #4959CLEVELANDTN	\$8.99
9	22 FEB MCDONALD'S F6843CLEVELANDTN	\$18.03
10	25 FEB WENDYSCLEVELANDTN	\$4.05
11	26 FEB PAYPAL *BOUTIQUE356402-935-7733CA	\$30.73
12	27 FEB JAPANES HIBACHI EXPRESSCLEVELANDTN	\$6.53
13	27 FEB ANGEL NAILSCLEVELANDTN	\$30.00

Transactions continue on page 2

**REWARDS INFORMATION**

PREVIOUS AVAILABLE REWARDS BALANCE	\$4.52
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	\$10.04
AVAILABLE BALANCE AS OF 03/16/2015	\$14.56

For up-to-date rewards tracking, visit [www.capitalone.com](http://www.capitalone.com) or simply call 1-800-228-3001



**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00%	\$475.69	\$0.00
Cash Advances	22.90% 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 4003448872252390 16 0223180010000025000



Account ending in 2390

<b>Due Date</b>	<b>New Balance</b>	<b>Minimum Payment</b>	<b>Amount Enclosed</b>
Apr 13, 2015	\$223.18	\$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](http://www.capitalone.com)

- Pay bills
- Check your balance
- Review transactions

400018

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

387649  
 MSP 762



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



1 4003448872252390 16 0223180010000025000

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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 you interest on any new transactions that post to the purchase segment. 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. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

**How is the Interest Charge applied?** Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. 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 for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

**Do you assess a Minimum Interest Charge?** We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if 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).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

**How can my Variable 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 Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

**How can I Avoid 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 later 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, close your account, and we will stop assessing your monthly membership Fee.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

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

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;

5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

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

**When will you Credit My Payment?**

- For mobile, 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 you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

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

**Billing Rights Summary (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 3C285 Salt Lake City, UT 84130-0285

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

**Your Rights if You Are Dissatisfied With Your Purchase:** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
  - 2) You must not yet have fully paid for the purchase.
- If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:  
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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## 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.



**Visa Platinum** Account ending in 2390

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
<b>\$223.18</b>	<b>\$25.00</b>	<b>Apr 13, 2015</b>

Credit Limit:	\$6,000.00
Available Credit:	\$5,776.82
Cash Advance Credit Limit:	\$6,000.00
Available Credit for Cash Advances:	\$5,776.82

<b>Previous Balance</b>	<b>Payments and Credits</b>	<b>Fees and Interest Charged</b>	<b>Transactions</b>	<b>New Balance</b>
\$951.38	- \$1,398.07	+ \$0.00	+ \$669.87	= \$223.18

**TRANSACTIONS CONTINUED**

**TRANSACTIONS FOR BRANDON C TANKERSLEY #2390 (CONTINUED)**

14	27 FEB	HOBBY LOBBY #239CLEVELANDTN	\$37.74
15	02 MAR	WM SUPERCENTER #698CLEVELANDTN	\$40.48
16	03 MAR	BIG LOTS STORES - #0405CLEVELANDTN	\$10.90
17	04 MAR	CVS/PHARMACY #10043ATLANTAGA	\$21.88
18	05 MAR	KANGAROO EXP #3593CLEVELANDTN	\$49.69
19	05 MAR	SONIC DRIVE IN #1777CLEVELANDTN	\$10.93
20	05 MAR	DOUBLETREE AURA RESTATLANTAGA	\$10.00
21	13 MAR	CATCH BAR AND GRILLCLEVELANDTN	\$19.16
22	13 MAR	ZAXBYS #41201CLEVELANDTN	\$7.92
23	13 MAR	ISLAND OASIS MART #1CLEVELANDTN	\$10.82
24	14 MAR	Hibbett Sports #56CLEVELANDTN	\$120.67
25	14 MAR	SHOE DEPT 0302CLEVELANDTN	\$43.89
26	14 MAR	GREAT AMERICAN COOKIES COCLEVELANDTN	\$3.93
27	14 MAR	WENDYSCLEVELANDTN	\$4.05
28	15 MAR	ISLAND OASIS EXPRESSCLEVELANDTN	\$4.91
29	15 MAR	PP*PERKITSYOGURTCLEVELANDTN	\$7.83
<b>Total for Brandon C Tankersley #2390</b>			<b>\$669.87</b>

▶ **Total Transactions This Period** \$669.87

**FEES**  
 Total Fees This Period \$0.00

**INTEREST CHARGED**  
 Total Interest This Period \$0.00

**TOTALS YEAR TO DATE**  
 Total Fees This Year \$0.00  
 Total Interest This Year \$0.00

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

May 17 - Jun 16, 2015 31 Days in Billing Cycle

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00.

<b>Visa Platinum</b>		Account ending in 2390
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
<b>\$0.00</b>	<b>\$0.00</b>	<b>Jul 13, 2015</b>
 PLEASE PAY AT LEAST THIS AMOUNT		
Credit Limit: \$6,000.00	Cash Advance Credit Limit: \$6,000.00	
Available Credit: \$6,000.00	Available Credit for Cash Advances: \$6,000.00	

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$0.00	\$1,275.05	\$0.00	\$1,275.05	\$0.00

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #2390  
 1 01 JUN CAPITAL ONE MOBILE PYMTAuthDate 01-JUN (\$1,275.05)

TRANSACTIONS FOR BRANDON C TANKERSLEY #2390

1	24 MAY KANGAROO EXP #3593CLEVELANDTN	\$11.15
2	25 MAY KANGAROO EXP #3550CHATTANOOGATN	\$5.01
3	25 MAY MAPCO #3669SIGNAL MOUNTATN	\$12.49
4	25 MAY DOMINO'S 5462SIGNAL MOUNTATN	\$46.81
5	25 MAY ISLAND OASIS EXPRESSCLEVELANDTN	\$9.20
6	25 MAY BOJANGLES 748 01007483CLEVELANDTN	\$5.70
7	26 MAY CHICK-FIL-A #01157CLEVELANDTN	\$14.26
8	27 MAY SPEEDWAY 07162 223CLEVELANDTN	\$54.56
9	27 MAY SPEEDWAY 07162 223CLEVELANDTN	\$4.24
10	28 MAY N AND N MOVING SUPPLIES770-277776GA	\$1,111.63
Total for Brandon C Tankersley #2390		\$1,275.05

▶ Total Transactions This Period \$1,275.05

Transactions continue on page 2

**REWARDS INFORMATION**

PREVIOUS AVAILABLE REWARDS BALANCE	\$7.68
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	\$19.13
AVAILABLE BALANCE AS OF 05/16/2015	\$26.81

For up-to-date rewards tracking, visit  
 www.capitalone.com  
 or simply call 1-800-228-3001



**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00%	\$0.00	\$0.00
Cash Advances	22.90% 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.

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Account ending in 2390

Due Date      New Balance      Minimum Payment      Amount Enclosed

Jul 13, 2015

\$0.00

\$0.00

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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  
 318 FARMWAY DR SE  
 CLEVELAND, TN 37323-9420

589774  
 MSP 2151

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 you interest on any new transactions that post to the purchase segment. 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. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying interest charges on new purchases. Please refer to the front of your statement for additional information.

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**Do you assess a Minimum Interest Charge?** We may assess a minimum interest charge of \$0.50 for each Billing Cycle if 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).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic interest charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
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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 Cycles that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each Billing Cycle.

**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 later 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, close your account, and we will stop assessing your monthly membership fee.

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1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

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

**When will you Credit My Payment?**

For mobile, 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 you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

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

**Billing Rights Summary (Does not Apply to Small Business Accounts)**

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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 Purchase:** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
  - 2) You must not yet have fully paid for the purchase.
- If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: 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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**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.



**Visa Platinum** Account ending in 2390

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$0.00	\$0.00	Jul 13, 2015

Credit Limit:	\$6,000.00
Available Credit:	\$6,000.00
Cash Advance Credit Limit:	\$6,000.00
Available Credit for Cash Advances:	\$6,000.00

<b>Previous Balance</b>		<b>Payments and Credits</b>		<b>Fees and Interest Charged</b>		<b>Transactions</b>		<b>New Balance</b>
\$0.00	-	\$1,275.05	+	\$0.00	+	\$1,275.05	=	\$0.00

**TRANSACTIONS CONTINUED**

<b>FEE'S</b>	Total Fees This Period	\$0.00
<b>INTEREST CHARGED</b>	Total Interest This Period	\$0.00
<b>TOTALS YEAR TO DATE</b>	Total Fees This Year	\$0.00
	Total Interest This Year	\$0.00

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589774





LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00.

Visa Platinum Account ending in 2390

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

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$6,000.00      Cash Advance Credit Limit: \$6,000.00  
 Available Credit: \$6,000.00      Available Credit for Cash Advances: \$6,000.00

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$4,567.66	\$5,079.71	\$0.00	\$512.05	\$0.00

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #2390**

1	24 APR CAPITAL ONE MOBILE PYMTAuthDate 24-APR	(\$1,500.00)
2	27 APR CAPITAL ONE MOBILE PYMTAuthDate 27-APR	(\$700.00)
3	05 MAY CAPITAL ONE MOBILE PYMTAuthDate 05-MAY	(\$1,000.00)
4	06 MAY CAPITAL ONE MOBILE PYMTAuthDate 06-MAY	(\$1,879.71)

**TRANSACTIONS FOR BRANDON C TANKERSLEY #2390**

1	16 APR VERIZON WRLS 07077-01 CLEVELANDTN	\$214.72
2	20 APR SOUTHERN CONVENIENCE SCLEVELANDTN	\$1.73
3	22 APR SPEEDWAY 07135 241 CLEVELANDTN	\$51.11
4	22 APR CHEVRON 00201724 CLEVELANDTN	\$3.94
5	22 APR THE HOME DEPOT #0743 CLEVELANDTN	\$20.82
6	23 APR LITTLE CAESARS 0502 0002 CLEVELANDTN	\$21.49
7	23 APR WENDY'S CLEVELANDTN	\$12.04
8	24 APR ISLAND OASIS EXPRESS CLEVELANDTN	\$4.80
9	25 APR FACEBOOK XZEV76UW2650-6187714CA	\$25.16
10	26 APR FACEBOOK 6X55U7STW2650-6187714CA	\$50.29
11	26 APR MCDONALD'S F6843 CLEVELANDTN	\$14.88
12	26 APR ISLAND OASIS EXPRESS CLEVELANDTN	\$4.60

Transactions continue on page 2

**REWARDS INFORMATION**

REWARDS EARNED THIS PERIOD **\$7.68**  
 (reflects transactions posted during this billing cycle)  
 AVAILABLE BALANCE AS OF 05/16/2015 **\$7.68**

For up-to-date rewards tracking, visit  
 www.capitalone.com  
 or simply call 1-800-228-3001



**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00%	\$0.00	\$0.00
Cash Advances	22.90% 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 4003448872252390 16 000000187971000000



Account ending in 2390

Due Date	New Balance	Minimum Payment	Amount Enclosed
Jun 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

400018

BRANDON C TANKERSLEY      583760  
 318 FARMWAY DR SE      MSP 2162  
 CLEVELAND, TN 37323-9420



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



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583760



**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 you interest on any new transactions that post to the purchase segment. 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. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying interest charges on new purchases. Please refer to the front of your statement for additional information.

**How is the Interest Charge applied?** Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. 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 for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid interest charges are added to the corresponding segment of your account.

**Do you assess a Minimum Interest Charge?** We may assess a minimum interest charge of \$0.50 for each Billing Cycle if 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).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic interest charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the interest charges for all segments together. The result is your total interest charge for the Billing Cycle.

NOTE: Due to rounding or a minimum interest charge, this calculation may vary slightly from the interest charge actually assessed.

**How can my Variable 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 Cycles that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each Billing Cycle.

**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 later 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, close your account, and we will stop assessing your monthly membership fee.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

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

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

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

**When will you Credit My Payment?**

For mobile, 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 you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

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

**Billing Rights Summary (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 Purchase:** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: 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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ETC-08  
03/30/15

## 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.



Apr. 17 - May. 16, 2015 30 Days in Billing Cycle

<b>Visa Platinum</b>		Account ending in 2390
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
\$0.00	\$0.00	Jun 13, 2015

Credit Limit:	\$6,000.00
Available Credit:	\$6,000.00
Cash Advance Credit Limit:	\$6,000.00
Available Credit for Cash Advances:	\$6,000.00

<b>Previous Balance</b>	-	<b>Payments and Credits</b>	+	<b>Fees and Interest Charged</b>	+	<b>Transactions</b>	=	<b>New Balance</b>
\$4,567.66		\$5,079.71		\$0.00		\$512.05		\$0.00

**TRANSACTIONS CONTINUED**

<b>TRANSACTIONS FOR BRANDON C TANKERSLEY #2390 (CONTINUED)</b>		
13	30 APR FACEBOOK B5NGT7JUW2650-6187714CA	\$74.55
14	02 MAY SPEEDWAY 07126 289CLEVELANDTN	\$11.92
Total for Brandon C Tankersley #2390		\$512.05
▶ Total Transactions This Period		\$512.05
<b>FEEES</b>		
Total Fees This Period		\$0.00
<b>INTEREST CHARGED</b>		
Total Interest This Period		\$0.00
<b>TOTALS YEAR TO DATE</b>		
Total Fees This Year		\$0.00
Total Interest This Year		\$0.00

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Mar. 17 - Apr. 16, 2015 31 Days in Billing Cycle

Account ending in 2390

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
**\$4,567.66** **\$45.00** **May 13, 2015**

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$6,000.00 Cash Advance Credit Limit: \$6,000.00  
 Available Credit: \$1,432.34 Available Credit for Cash Advances: \$1,432.34

**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	19 Years	\$12,350
\$174	3 Years	\$6,248

Your estimated savings if you pay off this balance in 3 years: \$6,102

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 \$35.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$223.18	-\$307.52	+\$0.00	+\$4,652.00	\$4,567.66

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #2390**  
 1 21 MAR CREDIT-CASH BACK REWARD (\$84.34)  
 2 06 APR CAPITAL ONE MOBILE PYMTAuthDate 06-APR (\$223.18)

**TRANSACTIONS FOR BRANDON C TANKERSLEY #2390**  
 1 15 MAR STEVI B'S PIZZA - TNCLEVELANDTN \$14.62  
 2 16 MAR SALLY BEAUTY #0169CLEVELANDTN \$69.45  
 3 16 MAR SALLY BEAUTY #0169CLEVELANDTN \$9.88  
 4 17 MAR ISLAND OASIS EXPRESSCLEVELANDTN \$6.47  
 5 17 MAR WENDY'SCLEVELANDTN \$2.29  
 6 17 MAR WENDY'SCLEVELANDTN \$2.29  
 7 18 MAR CHEVRON 00201724CLEVELANDTN \$47.00  
 8 19 MAR IN \*RICOMA INTERNATIONAL305-4184421FL \$4,500.00  
 Total for Brandon C Tankersley #2390 \$4,652.00

▶ Total Transactions This Period \$4,652.00

Transactions continue on page 2

**REWARDS INFORMATION**

PREVIOUS AVAILABLE REWARDS BALANCE \$14.56  
 REWARDS EARNED THIS PERIOD \$69.78  
 (reflects transactions posted during this billing cycle)  
 REDEEMED THIS PERIOD (\$84.34)  
 AVAILABLE BALANCE AS OF 04/16/2015 \$0.00

For up-to-date rewards tracking, visit  
[www.capitalone.com](http://www.capitalone.com)  
 or simply call 1-800-228-3001



**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00%	\$0.00	\$0.00
Cash Advances	22.90% 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 4003448872252390 16 4567660223180045006



Account ending in 2390

Due Date	New Balance	Minimum Payment	Amount Enclosed
May 13, 2015	\$4,567.66	\$45.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**ENJOY 24/7 ACCESS TO YOUR ACCOUNT**

Log in and manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Pay bills
- Check your balance
- Review transactions

400018

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

397287  
 MSP 737



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 you interest on any new transactions that post to the purchase segment. 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. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying interest charges on new purchases. Please refer to the front of your statement for additional information.

**How is the Interest Charge applied?** Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. 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 for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid interest charges are added to the corresponding segment of your account.

**Do you assess a Minimum Interest Charge?** We may assess a minimum interest charge of \$0.50 for each Billing Cycle if 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).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic interest charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the interest charges for all segments together. The result is your total interest charge for the Billing Cycle.

NOTE: Due to rounding or a minimum interest charge, this calculation may vary slightly from the interest charge actually assessed.

**How can my Variable 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 Cycles that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each Billing Cycle.

**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 later 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, close your account, and we will stop assessing your monthly membership fee.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

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

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

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

**When will you Credit My Payment?**

For mobile, 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 you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

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

**Billing Rights Summary (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 Purchase:** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
  - 2) You must not yet have fully paid for the purchase.
- If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: 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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**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.



**Visa Platinum** Account ending in 2390

<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>
<b>\$4,567.66</b>	<b>\$45.00</b>	<b>May 13, 2015</b>

Credit Limit:	\$6,000.00
Available Credit:	\$1,432.34
Cash Advance Credit Limit:	\$6,000.00
Available Credit for Cash Advances:	\$1,432.34

<b>Previous Balance</b>		<b>Payments and Credits</b>		<b>Fees and Interest Charged</b>		<b>Transactions</b>		<b>New Balance</b>
\$223.18	-	\$307.52	+	\$0.00	+	\$4,652.00	=	\$4,567.66

**TRANSACTIONS CONTINUED**

<b>FEE'S</b>		
	Total Fees This Period	\$0.00
<b>INTEREST CHARGED</b>		
	Total Interest This Period	\$0.00
<b>TOTALS YEAR TO DATE</b>		
	Total Fees This Year	\$0.00
	Total Interest This Year	\$0.00

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Jan. 17 - Feb. 16, 2015 31 Days in Billing Cycle

Visa Platinum

Account ending in 2390

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
**\$951.38** **\$25.00** **Mar 13, 2015**



PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$6,000.00 Cash Advance Credit Limit: \$6,000.00

Available Credit: \$5,048.62 Available Credit for Cash Advances: \$5,048.62

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 Years	\$1,486
\$36	3 Years	\$1,279

Your estimated savings if you pay off this balance in 3 years: \$207

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 \$35.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$1,709.59	\$1,393.27	\$0.00	\$635.06	\$951.38

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #2390

1	05 FEB	CAPITAL ONE MOBILE PYMTAuthDate 05-FEB	(\$850.00)
2	05 FEB	CREDIT-CASH BACK REWARD	(\$43.27)
3	12 FEB	CAPITAL ONE MOBILE PYMTAuthDate 11-FEB	(\$500.00)

TRANSACTIONS FOR BRANDON C TANKERSLEY #2390

1	16 JAN	PAYPAL *BOUTIQUE356402-935-7733CA	\$30.73
2	21 JAN	MARCOS PIZZA - 8018CLEVELANDTN	\$12.06
3	23 JAN	KANGAROO EXP #3589CLEVELANDTN	\$15.00
4	23 JAN	HOBBY LOBBY #239CLEVELANDTN	\$13.88
5	24 JAN	CAROUSEL DESIGNS800-600-5190GA	\$29.03
6	25 JAN	KANGAROO EXP #3593CLEVELANDTN	\$5.89
7	26 JAN	WM SUPERCENTER #5263CLEVELANDTN	\$24.57
8	26 JAN	HOBBY LOBBY #239CLEVELANDTN	\$26.80
9	26 JAN	TACO BELL #029044CLEVELANDTN	\$11.01
10	27 JAN	WALGREENS #7540CLEVELANDTN	\$24.38
11	28 JAN	WALGREENS #7540CLEVELANDTN	\$6.06
12	29 JAN	LIFECIRCLE WOMENS HEALTHCCLEVELANDTN	\$100.00
13	29 JAN	HOBBY LOBBY #239CLEVELANDTN	\$6.57

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	\$38.25
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	\$9.54
REDEEMED THIS PERIOD	(\$43.27)
AVAILABLE BALANCE AS OF 02/16/2015	\$4.52

For up-to-date rewards tracking, visit  
 www.capitalone.com  
 or simply call 1-800-228-3001



INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00%	\$654.77	\$0.00
Cash Advances	22.90% 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 4003448872252390 16 0951380500000025001



Account ending in 2390

Due Date New Balance Minimum Payment Amount Enclosed

Mar 13, 2015

\$951.38

\$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  
 318 FARMWAY DR SE  
 CLEVELAND, TN 37323-9420

396760  
 MSP 760

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 (reprinted 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 Suspend?** 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 suspensions can be permanent or temporary. If your account is closed or suspended you must: 1) stop using your credit card and account, 2) cancel all automatic payments, 3) destroy all credit cards and access checks, and 4) pay all amounts you owe us, even if they were charged after the account was closed or suspended.

**How do I Make Payments?** At any time, you may pay the minimum payment, the total unpaid balance, or any amount in between. Payments may be made in several ways:

- 1) Online by going to [www.capitalone.com](http://www.capitalone.com) and logging into your account;
- 2) Telephone Voice Response System by dialing 1-800-955-7070 and following the voice prompts. When you make a phone payment through our voice response system, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account. Funds may be withdrawn from your bank account as soon as the same day we process your payment;
- 3) Calling our telephone number 1-800-955-7070 and providing your information to our representative;
- 4) Payments by mail should be sent to the mailing address provided on the bottom portion of this statement.

**When will you Credit My Payment?**

- For online or over the phone, as of the business day we receive it, as long as they are made by 6 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 or your statement, write to us at:

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

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

**Your Rights if You Are Dissatisfied With Your Credit Card Purchases.** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

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

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

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Capital One supports information privacy protection: see our website at [www.capitalone.com](http://www.capitalone.com)  
© 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:



• 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.



Jan. 17 - Feb. 16, 2015 31 Days in Billing Cycle

<b>Visa Platinum</b>			Account ending in 2390
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>	
<b>\$951.38</b>	<b>\$25.00</b>	<b>Mar 13, 2015</b>	

Credit Limit:	\$6,000.00
Available Credit:	\$5,048.62
Cash Advance Credit Limit:	\$6,000.00
Available Credit for Cash Advances:	\$5,048.62

<b>Previous Balance</b>		<b>Payments and Credits</b>		<b>Fees and Interest Charged</b>		<b>Transactions</b>		<b>New Balance</b>
\$1,709.59	-	\$1,393.27	+	\$0.00	+	\$635.06	=	\$951.38

**TRANSACTIONS CONTINUED**

**TRANSACTIONS FOR BRANDON C TANKERSLEY #2390 (CONTINUED)**

14	01 FEB	VISTAPR*VistaPrint.com866-6148002CA	\$14.98
15	03 FEB	LITTLE CAESARS 0502 0001 CLEVELANDTN	\$12.62
16	05 FEB	KANGAROO EXP #3628CLEVELANDTN	\$20.09
17	05 FEB	TACO BELL #029009CLEVELANDTN	\$5.81
18	05 FEB	CHICK-FIL-A #01157CLEVELANDTN	\$6.35
19	06 FEB	ISLAND OASIS EXPRESSCLEVELANDTN	\$6.04
20	06 FEB	CRACKER BARREL #21 CLEVELCLEVELANDTN	\$22.20
21	06 FEB	DOLRTREE 150 00001503CLEVELANDTN	\$19.74
22	07 FEB	WM SUPERCENTER #5263CLEVELANDTN	\$36.88
23	08 FEB	ISLAND OASIS EXPRESSCLEVELANDTN	\$10.15
24	08 FEB	CAPTAIN DS 20717276189CLEVELANDTN	\$7.67
25	10 FEB	LOWES #00649*CLEVELANDTN	\$11.19
26	10 FEB	WM SUPERCENTER #698CLEVELANDTN	\$3.19
27	10 FEB	WM SUPERCENTER #5263CLEVELANDTN	\$32.28
28	10 FEB	DOLRTREE 3761 00037614CLEVELANDTN	\$12.06
29	11 FEB	SPEEDWAY 07135 241CLEVELANDTN	\$7.52
30	11 FEB	KANGAROO EXP #3593CLEVELANDTN	\$7.42
31	11 FEB	WM SUPERCENTER #5263CLEVELANDTN	\$13.60
32	12 FEB	LOWES #00649*CLEVELANDTN	\$26.64
33	12 FEB	KANGAROO EXP #3593CLEVELANDTN	\$8.70
34	12 FEB	ISLAND OASIS EXPRESSCLEVELANDTN	\$4.74
35	12 FEB	DOLRTREE 150 00001503CLEVELANDTN	\$8.76
36	12 FEB	HOBBY LOBBY #239CLEVELANDTN	\$9.42
37	13 FEB	SONIC DRIVE IN #5579CLEVELANDTN	\$3.72
38	13 FEB	CHICK-FIL-A #01157CLEVELANDTN	\$6.35
39	14 FEB	DOLRTREE 150 00001503CLEVELANDTN	\$10.96
<b>Total for Brandon C Tankersley #2390</b>			<b>\$635.06</b>

▶ Total Transactions This Period \$635.06

**FEES**  
 Total Fees This Period \$0.00

**INTEREST CHARGED**  
 Total Interest This Period \$0.00

**TOTALS YEAR TO DATE**  
 Total Fees This Year \$0.00  
 Total Interest This Year \$0.00

Psst, check this out....Did you know your credit line was increased? It's true. You can check for yourself. Congratulations. And the best part? This credit line increase is automatic so you don't have to do a thing. Well, except enjoy it. Perhaps a celebration is in order? Or not. We just thought you should know how much we value great customers like you.

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

Aug. 17 - Sep. 16, 2015 31 Days in Billing Cycle

Account ending in 2390

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
**\$3,778.36** **\$37.00** **Oct 13, 2015**



Credit Limit: \$6,000.00 Cash Advance Credit Limit: \$6,000.00  
 Available Credit: \$2,221.64 Available Credit for Cash Advances: \$2,221.64

**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	18 Years	\$10,187
\$146	3 Years	\$5,258

Your estimated savings if you pay off this balance in 3 years: \$4,929

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 \$35.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$500.00	\$1,145.27	\$0.00	\$4,423.63	\$3,778.36

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #2390**

1	22 AUG CAPITAL ONE MOBILE PYMTAuthDate 22-AUG	(\$500.00)
2	31 AUG CAPITAL ONE MOBILE PYMTAuthDate 31-AUG	(\$372.70)
3	31 AUG CREDIT-CASH BACK REWARD	(\$72.55)
4	03 SEP CAPITAL ONE MOBILE PYMTAuthDate 03-SEP	(\$139.24)
5	15 SEP CREDIT-CASH BACK REWARD	(\$60.78)

**TRANSACTIONS FOR BRANDON C TANKERSLEY #2390**

1	26 AUG MILL AND MINE SUPPLY CO, CHATTANOOGATN	\$111.11
2	26 AUG ACE HARDWARE OF OOLTEWOOLETEWAHTN	\$36.04
3	26 AUG ISLAND OASIS EXPRESSCLEVELANDTN	\$54.76
4	26 AUG TACO BELL #029044CLEVELANDTN	\$6.24
5	28 AUG LOWES #00749*HIXSONTN	\$50.17
6	28 AUG CHEVRON 00201724CLEVELANDTN	\$107.06
7	28 AUG CHEVRON 00201724CLEVELANDTN	\$7.32
8	29 AUG ISLAND OASIS EXPRESSCLEVELANDTN	\$5.46
9	29 AUG ISLAND OASIS EXPRESSCLEVELANDTN	\$12.06
10	30 AUG CIRCLE K ST 2723593CLEVELANDTN	\$9.59
11	30 AUG CIRCLE K ST 2723593CLEVELANDTN	\$9.32

Transactions continue on page 2

**REWARDS INFORMATION**

PREVIOUS AVAILABLE REWARDS BALANCE	\$66.96
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	\$66.37
REDEEMED THIS PERIOD	(\$133.33)
AVAILABLE BALANCE AS OF 09/16/2015	\$0.00

For up-to-date rewards tracking, visit  
[www.capitalone.com](http://www.capitalone.com)  
 or simply call 1-800-228-3001



**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$0.00	\$0.00
Cash Advances	22.90% 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 4003448872252390 16 3778360139240037005



Account ending in 2390

Due Date	New Balance	Minimum Payment	Amount Enclosed
Oct 13, 2015	\$3,778.36	\$37.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**ENJOY 24/7 ACCESS TO YOUR ACCOUNT**

Log in and manage your account online at [www.capitalone.com](http://www.capitalone.com)

- Pay bills
- Check your balance
- Review transactions

400018

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

613652  
 MSP 2310



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 you interest on any new transactions that post to the purchase segment. 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. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

**How is the Interest Charge applied?** Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. 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 for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

**Do you assess a Minimum Interest Charge?** We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if 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).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic interest charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or your previous statement balance was zero or a credit amount), new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the interest charge actually assessed.

**How can my Variable 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 L-BOR + margin	The first day of the Billing Cycles that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each Billing Cycle.

**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 later 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, close your account and we will stop assessing your monthly membership Fee.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

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

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

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

**When will you Credit My Payment?**

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

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

**Billing Rights Summary (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.

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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 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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## 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.



<b>Visa Platinum</b>			Account ending in 2390
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>	
<b>\$3,170.75</b>	<b>\$31.00</b>	<b>Nov 13, 2015</b>	
 PLEASE PAY AT LEAST THIS AMOUNT			
Credit Limit: \$6,000.00	Cash Advance Credit Limit: \$6,000.00		
Available Credit: \$2,829.25	Available Credit for Cash Advances: \$2,829.25		

**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	16 Years	\$8,376
\$123	3 Years	\$4,413

Your estimated savings if you pay off this balance in 3 years: **\$3,963**

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 \$35.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$3,778.36	-\$5,652.64	+\$0.00	+\$5,045.03	\$3,170.75

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #2390**

1	19 SEP	CAPITAL ONE MOBILE PYMTAuthDate 19-SEP	(\$3,500.00)
2	01 OCT	CAPITAL ONE MOBILE PYMTAuthDate 01-OCT	(\$2,152.64)

**TRANSACTIONS FOR BRANDON C TANKERSLEY #2390**

1	15 SEP	APPLIANCE PARTS314-9939196MO	\$97.22
2	16 SEP	WALGREENS #12049CLEVELANDTN	\$71.44
3	16 SEP	F.I.GCLEVELANDTN	\$35.40
4	16 SEP	RACK ROOM SHOES #0354704-5478100TN	\$93.28
5	16 SEP	TJMAXX #0013CLEVELANDTN	\$65.84
6	16 SEP	UHI*U-HAUL-NORRIS-TOWIN #CLEVELANDTN	\$35.78
7	17 SEP	APL* ITUNES.COM/BILL866-712-7753CA	\$14.22
8	18 SEP	TARGET 00023671CLEVELANDTN	\$12.67
9	18 SEP	FULIN'S ASIAN CUISINECLEVELANDTN	\$51.30
10	18 SEP	LIFEWAY CHRISTIAN 009450CLEVELANDTN	\$10.98
11	18 SEP	UHI*U-HAUL-NORRIS-TOWIN #CLEVELANDTN	\$30.39
12	18 SEP	UHI*U-HAUL-NORRIS-TOWIN #CLEVELANDTN	\$42.79
13	19 SEP	SHEFFIELD FINANCIAL LLC336-7661388NC	\$265.72
14	20 SEP	SPEEDWAY 07162 223CLEVELANDTN	\$43.69

Transactions continue on page 2

**REWARDS INFORMATION**

REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	\$75.70
AVAILABLE BALANCE AS OF 10/16/2015	\$75.70

For up-to-date rewards tracking, visit  
[www.capitalone.com](http://www.capitalone.com)  
 or simply call 1-800-228-3001



**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$0.00	\$0.00
Cash Advances	22.90% 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 4003448872252390 16 3170752152640031006



Account ending in 2390

Due Date	New Balance	Minimum Payment	Amount Enclosed
Nov 13, 2015	\$3,170.75	\$31.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at [www.capitalone.com](http://www.capitalone.com).

400022

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

436509  
 MSP 658



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



1 4003448872252390 16 3170752152640031006

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07 151016 PAGE 00001 OF 00002

436509

**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 you interest on any new transactions that post to the purchase segment. 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. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

**How is the Interest Charge applied?** Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. 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 for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

**Do you assess a Minimum Interest Charge?** We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if 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).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic interest charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or your previous statement balance was zero or a credit amount), new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

**How can my Variable 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 Cycles that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each Billing Cycle.

**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 later 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, close your account and we will stop assessing your monthly membership fee.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

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

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

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

**When will you Credit My Payment?**

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

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

**Billing Rights Summary (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 841 30-0285

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:

• We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

• While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.

• We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

**Your Rights if You Are Dissatisfied With Your Purchase:** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Capital One P.O. Box 30285 Salt Lake City, UT 841 30-0285

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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## 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.



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

Jul. 17 - Aug. 16, 2015 31 Days in Billing Cycle

Account ending in 2390

**NEW BALANCE** **MINIMUM PAYMENT** **DUE DATE**  
**\$500.00** **\$25.00** **Sep 13, 2015**

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$6,000.00 Cash Advance Credit Limit: \$6,000.00  
 Available Credit: \$5,500.00 Available Credit for Cash Advances: \$5,500.00

**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	2 Years	\$635

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 \$35.00.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$0.00	\$0.00	\$0.00	\$500.00	\$500.00

Renewal Notice - Both sides of this page provide important information about your rate(s) and how your interest charge is calculated.

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #2390

TRANSACTIONS FOR BRANDON C TANKERSLEY #2390

1	03 AUG YP *ADVERTISING PYMNT800-479-2977GA	\$500.00
Total for Brandon C Tankersley #2390		\$500.00
▶ Total Transactions This Period		\$500.00

**FEES**

Total Fees This Period	\$0.00
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**INTEREST CHARGED**

Total Interest This Period	\$0.00
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Transactions continue on page 2

**REWARDS INFORMATION**

PREVIOUS AVAILABLE REWARDS BALANCE	\$59.46
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	\$7.50
AVAILABLE BALANCE AS OF 08/16/2015	\$66.96

For up-to-date rewards tracking, visit  
[www.capitalone.com](http://www.capitalone.com)  
 or simply call 1-800-228-3001



**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$0.00	\$0.00
Cash Advances	22.90% 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 4003448872252390 16 0500002176440025008



Account ending in 2390

Due Date	New Balance	Minimum Payment	Amount Enclosed
Sep 13, 2015	\$500.00	\$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](http://www.capitalone.com)

- Pay bills
- Check your balance
- Review transactions

400018

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

676609  
 MSP 2300



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



1 4003448872252390 16 0500002176440025008

**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 you interest on any new transactions that post to the purchase segment. 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. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

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2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

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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 Cycles that end in Jan., April, July, and Oct.
D F	Prime Rate + margin 1 month LIBOR + margin	The first day of each Billing Cycle.

**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 later 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, close your account, and we will stop assessing your monthly membership Fee.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

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

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
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**How do you Process Payments?** When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

**When will you Credit My Payment?**

For mobile, 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 you send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

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

**Billing Rights Summary (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.

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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 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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## 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.



LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00.

<b>Visa Platinum</b>			Account ending in 2390
<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT</b>	<b>DUE DATE</b>	
<b>\$0.00</b>	<b>\$0.00</b>	<b>Dec 13, 2015</b>	
 PLEASE PAY AT LEAST THIS AMOUNT			
Credit Limit: \$6,000.00	Cash Advance Credit Limit: \$6,000.00		
Available Credit: \$6,000.00	Available Credit for Cash Advances: \$6,000.00		

<b>Previous Balance</b>	<b>Payments and Credits</b>	<b>Fees and Interest Charged</b>	<b>Transactions</b>	<b>New Balance</b>
\$3,170.75	-\$10,972.34	+\$0.00	+\$7,801.59	=\$0.00

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #2390**

1	27 OCT	CAPITAL ONE MOBILE PYMTAuthDate 27-OCT	(\$4,223.41)
2	29 OCT	CAPITAL ONE MOBILE PYMTAuthDate 29-OCT	(\$4,736.58)
3	30 OCT	CREDIT-CASH BACK REWARD	(\$99.19)
4	14 NOV	CAPITAL ONE MOBILE PYMTAuthDate 14-NOV	(\$1,913.16)

**TRANSACTIONS FOR BRANDON C TANKERSLEY #2390**

1	19 OCT	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
2	20 OCT	MAPCO #3655CLEVELANDTN	\$40.42
3	20 OCT	SONIC DRIVE IN #5579CLEVELANDTN	\$7.55
4	21 OCT	APL* ITUNES.COM/BILL866-712-7753CA	\$4.69
5	22 OCT	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
6	26 OCT	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
7	27 OCT	REDBOX *DVD RENTAL866-733-2693IL	\$13.17
8	27 OCT	Returned Mobile ACH Payment	\$4,223.41
9	29 OCT	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
10	03 NOV	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
11	06 NOV	APL* ITUNES.COM/BILL866-712-7753CA	\$10.94
12	06 NOV	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00

Transactions continue on page 2

**REWARDS INFORMATION - BRANDON C TANKERSLEY**

PREVIOUS AVAILABLE REWARDS BALANCE	\$75.70
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	\$53.67
REDEEMED THIS PERIOD	(\$99.19)
AVAILABLE BALANCE AS OF 11/16/2015	\$30.18

For up-to-date rewards tracking, visit  
[www.capitalone.com](http://www.capitalone.com)  
 or simply call 1-800-228-3001



**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	22.90% P	\$0.00	\$0.00
Cash Advances	22.90% 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 4003448872252390 16 0000001913160000006



Account ending in 2390

<b>Due Date</b>	<b>New Balance</b>	<b>Minimum Payment</b>	<b>Amount Enclosed</b>
Dec 13, 2015	\$0.00	\$0.00	.

PLEASE PAY AT LEAST THIS AMOUNT

**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at [www.capitalone.com](http://www.capitalone.com).

400022

BRANDON C TANKERSLEY  
 318 FARMWAY DR SE  
 CLEVELAND, TN 37323-7420

433224  
 MSP 688



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



1 4003448872252390 16 0000001913160000006

0-0  
 COLRB3FE 6056 5056 404

07 151116 PAGE 00001 OF 00002

433224

**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 you interest on any new transactions that post to the purchase segment. 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. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

**How is the Interest Charge applied?** Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. 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 for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

**Do you assess a Minimum Interest Charge?** We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if 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).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or your previous statement balance was zero or a credit amount), new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

**NOTE:** Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

**How can my Variable 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 Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

**How can I Avoid 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 later 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, close your account and we will stop assessing your monthly membership fee.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

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

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

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

**When will you Credit My Payment?**

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

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

**Billing Rights Summary (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 Purchase:** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
  - 2) You must not yet have fully paid for the purchase.
- If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: 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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**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.





**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	17 Years	\$9,749
\$140	3 Years	\$5,053

Your estimated savings if you pay off this balance in 3 years: **\$4,696**

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 \$35.00.

Visa Platinum Account ending in 2390

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$3,630.97	\$36.00	Jan 13, 2016

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$6,000.00 Cash Advance Credit Limit: \$6,000.00  
 Available Credit: \$2,369.03 Available Credit for Cash Advances: \$2,369.03

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$0.00	\$0.00	\$0.00	\$3,630.97	\$3,630.97

**TRANSACTIONS**

**PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #2390**

**TRANSACTIONS FOR BRANDON C TANKERSLEY #2390**

Transaction #	Date	Description	Amount
1	17 NOV	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
2	18 NOV	APL* ITUNES.COM/BILL866-712-7753CA	\$9.84
3	22 NOV	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
4	25 NOV	APL* ITUNES.COM/BILL866-712-7753CA	\$18.57
5	26 NOV	APL* ITUNES.COM/BILL866-712-7753CA	\$2.17
6	27 NOV	APL* ITUNES.COM/BILL866-712-7753CA	\$27.43
7	27 NOV	APL* ITUNES.COM/BILL866-712-7753CA	\$30.70
8	27 NOV	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
9	28 NOV	APL* ITUNES.COM/BILL866-712-7753CA	\$35.07
10	01 DEC	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
11	05 DEC	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
12	06 DEC	APL* ITUNES.COM/BILL866-712-7753CA	\$2.83
13	09 DEC	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
14	11 DEC	APL* ITUNES.COM/BILL866-712-7753CA	\$4.36

Transactions continue on page 2

**REWARDS INFORMATION - BRANDON C TANKERSLEY**

PREVIOUS AVAILABLE REWARDS BALANCE	\$30.18
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	\$54.47
AVAILABLE BALANCE AS OF 12/16/2015	\$84.65

For up-to-date rewards tracking, visit [www.capitalone.com](http://www.capitalone.com) or simply call 1-800-228-3001

**No Hassle rewards**

**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	22.90% 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 4003448872252390 16 3630971913160036000



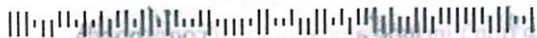
Account ending in 2390

Due Date	New Balance	Minimum Payment	Amount Enclosed
Jan 13, 2016	\$3,630.97	\$36.00	.

PLEASE PAY AT LEAST THIS AMOUNT

BRANDON C TANKERSLEY  
 2435 VALLEY HILLS DR NW  
 CLEVELAND, TN 37311-3528

688649  
 MSP 2452



**LESS WASTE!**

Since you haven't been sending your payments by mail for the past year, we'll stop sending those pesky envelopes. You can continue to eliminate waste by signing up for paperless statements at [www.capitalone.com](http://www.capitalone.com).

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



1 4003448872252390 16 3630971913160036000

**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 you interest on any new transactions that post to the purchase segment. 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. Certain promotional offers may allow you to pay less than the total New Balance and avoid paying Interest Charges on new purchases. Please refer to the front of your statement for additional information.

**How is the Interest Charge applied?** Interest Charges accrue from the date of the transaction or the first day of the Billing Cycle. 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 for one Billing Cycle, but did not do so the previous Billing Cycle. Unpaid Interest Charges are added to the corresponding segment of your account.

**Do you assess a Minimum Interest Charge?** We may assess a minimum Interest Charge of \$0.50 for each Billing Cycle if 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).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic interest charge on the previous day's balance. We 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 for your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for each segment together. The result is your total Interest Charge for the Billing Cycle.

Due to rounding or a minimum Interest Charge, the calculation may vary slightly from the Interest Charge actually assessed.

**How can my Variable 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

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 Cycles that end in Jan., April, July, and Oct.
L	3 month LIBOR + margin	The first day of each Billing Cycle.
D	Prime Rate + margin	
F	1 month LIBOR + margin	

**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 later 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, close your account and we will stop assessing your monthly membership fee.

**How can I Close my Account?** You can contact Customer Service anytime to request that we close your account.

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

1. Online and logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Telephone Voice Response System by dialing the telephone number listed on the front of this statement and following the voice prompts;
4. Calling the telephone number listed on the front of this statement and providing your information to our representative;
5. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

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

**When will you Credit My Payment?**

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

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### Changing Address?

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.....

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Alternate Phone .....

E-mail .....

Address .....

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• 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.