



Page 1 of 2
 Customer Service 1-800-955-7070
 www.capitalone.com

Feb. 13 - Mar. 12, 2015 28 Days in Billing Cycle

Visa Signature

Account ending in 6266

NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
\$1,849.22 **\$25.00** **Apr 09, 2015**



PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$10,000.00 Cash Advance Credit Limit: \$5,000.00
 Available Revolving Credit: \$8,150.78 Available Credit for Cash Advances: \$4,999.00

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	11 Years	\$4,140
\$70	3 Years	\$2,505

Your estimated savings if you pay off this balance in 3 years: **\$1,635**

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

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions		New Balance
\$4,357.19	-	\$11,765.23	+	\$10.50	+	\$9,246.76	=	\$1,849.22

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #6266

1	17 FEB	CAPITAL ONE MOBILE PYMTAuthDate 17-FEB	(\$1,000.00)
2	24 FEB	CAPITAL ONE MOBILE PYMTAuthDate 24-FEB	(\$1,000.00)
3	28 FEB	CAPITAL ONE MOBILE PYMTAuthDate 28-FEB	(\$2,000.00)
4	28 FEB	CAPITAL ONE MOBILE PYMTAuthDate 28-FEB	(\$500.00)
5	03 MAR	CAPITAL ONE MOBILE PYMTAuthDate 03-MAR	(\$2,231.07)
6	07 MAR	CAPITAL ONE MOBILE PYMTAuthDate 07-MAR	(\$1,500.00)
7	07 MAR	CAPITAL ONE MOBILE PYMTAuthDate 07-MAR	(\$1,000.00)
8	07 MAR	CREDIT-TRAVEL REWARD	(\$196.04)
9	10 MAR	CAPITAL ONE MOBILE PYMTAuthDate 10-MAR	(\$911.74)
10	10 MAR	CAPITAL ONE MOBILE PYMTAuthDate 10-MAR	(\$1,426.38)

TRANSACTIONS FOR BRANDON C TANKERSLEY #6266

1	12 FEB	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
2	12 FEB	Experian *CreditReport877-2847942CA	\$21.95
3	12 FEB	WAFFLE HOUSE 0131OKLAHOMA CITYOK	\$29.39
4	13 FEB	W MEMPHIS TRAVEL CTREARLEAR	\$46.87
5	13 FEB	PILOT 00005561CHOCTAWOK	\$31.49
6	13 FEB	LONDON CORNER MARKETLONDONAR	\$43.98

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	60,613
REWARDS EARNED THIS PERIOD	18,329
(reflects transactions posted during this billing cycle)	
REDEEMED THIS PERIOD	(19,604)
AVAILABLE BALANCE AS OF 03/12/2015	59,338

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	20.90% P	\$0.00	\$0.00
Cash Advances	24.90% P	\$2.99	\$0.00

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

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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 Customer Service 1-800-955-7070
 www.capitalone.com

Feb. 13 - Mar. 12, 2015 28 Days in Billing Cycle

Visa Signature

Account ending in 6266

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,849.22	\$25.00	Apr 09, 2015

Revolving Credit Limit:	\$10,000.00
Available Revolving Credit:	\$8,150.78
Cash Advance Credit Limit:	\$5,000.00
Available Credit for Cash Advances:	\$4,999.00

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$4,357.19	- \$11,765.23	+ \$10.50	\$9,246.76	= \$1,849.22

TRANSACTIONS CONTINUED

TRANSACTIONS FOR BRANDON C TANKERSLEY #6266 (CONTINUED)

7	14 FEB	MARATHON PETRO043018THOMPSONS STATN	\$48.92
8	14 FEB	KANGAROO EXP #3593CLEVELANDTN	\$29.49
9	14 FEB	SHELL OIL 57546224908CLEVELANDTN	\$3.23
10	14 FEB	SHELL OIL 57546224908CLEVELANDTN	\$47.84
11	14 FEB	WENDYSCLEVELANDTN	\$4.05
12	19 FEB	SHELL OIL 57546224908CLEVELANDTN	\$8.54
13	19 FEB	SHELL OIL 57546224908CLEVELANDTN	\$49.07
14	19 FEB	STREET CORNERCHATTANOOGATN	\$9.50
15	22 FEB	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
16	24 FEB	SHEFFIELD FINANCIAL LLC336-7661388NC	\$265.72
17	24 FEB	VERIZON WRLS MYACCT VE800-9220204CA	\$384.26
18	25 FEB	LOWES #00649*CLEVELANDTN	\$78.94
19	25 FEB	LOWES #00649*CLEVELANDTN	\$3.08
20	25 FEB	SOUTHERN CONVENIENCE SCLEVELANDTN	\$13.52
21	25 FEB	SOUTHERN CONVENIENCE SCLEVELANDTN	\$45.82
22	26 FEB	PAPA MURPHY'S TN039CLEVELANDTN	\$17.83
23	26 FEB	ISLAND OASIS EXPRESSCLEVELANDTN	\$7.04
24	26 FEB	LASATERS COFFEE & TEACLEVELANDTN	\$14.79
25	26 FEB	BUFFALO WILD WINGS 0340CLEVELANDTN	\$23.84
26	27 FEB	ARMSTRONG RELOCATION423-8922897TN	\$97.23
27	28 FEB	WALGREENS #7540CLEVELANDTN	\$47.49
28	02 MAR	ORBIT EXPRESSCLEVELANDTN	\$5.59
29	02 MAR	ORBIT EXPRESSCLEVELANDTN	\$51.28
30	03 MAR	6 PACK FIT800-663-7239CA	\$21.89
31	04 MAR	GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
32	04 MAR	TMG001 ATLANTA, GAATLANTAGA	\$149.03
33	04 MAR	RACETRAC 2374 00023747CALHOUNGA	\$5.44

TRANSACTIONS FOR BRANDON C TANKERSLEY #6266 (CONTINUED)

55	10 MAR	KANGAROO EXP #3593CLEVELANDTN	\$20.00
56	10 MAR	MYFICO.COM800-3194433CA	\$19.95
57	10 MAR	SHERWIN WILLIAMS #2363CLEVELANDTN	\$61.44
58	10 MAR	WENDYSCLEVELANDTN	\$4.05
59	10 MAR	GANZ-ON-LINE800-724-5902NY	\$576.34
60	10 MAR	COUTURE TEE COMPANY800-575-5445LA	\$1,067.93
61	11 MAR	NOCO MARKSMAN GIFTS615-6671008TN	\$146.18
62	12 MAR	APL* ITUNES.COM/BILL866-712-7753CA	\$1.41
Total for Brandon C Tankersley #6266			\$9,246.76

▶ **Total Transactions This Period** \$9,246.76

FEES

1	07 MAR	CASH ADVANCE FEE	\$10.00
2	12 MAR	MINIMUM INTEREST CHARGE	\$0.50
Total Fees This Period			\$10.50

INTEREST CHARGED

Total Interest This Period \$0.00

TOTALS YEAR TO DATE

Total Fees This Year	\$10.50
Total Interest This Year	\$0.00

2-1

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07 150312 PAGE 00002 OF 00002

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Mar. 13 - Apr. 12, 2015 31 Days in Billing Cycle

Account ending in 6266

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$7,505.28	\$75.00	May 09, 2015

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$10,000.00 Cash Advance Credit Limit: \$5,000.00
 Available Revolving Credit: \$2,494.72 Available Credit for Cash Advances: \$2,494.72

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	23 Years	\$19,934
\$282	3 Years	\$10,166

Your estimated savings if you pay off this balance in 3 years: \$9,768

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$1,849.22	\$11,000.90	\$0.00	\$16,656.96	\$7,505.28

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #6266

1	13 MAR CAPITAL ONE MOBILE PYMTAuthDate 13-MAR	(\$520.77)
2	22 MAR CAPITAL ONE MOBILE PYMTAuthDate 22-MAR	(\$1,392.94)
3	23 MAR CAPITAL ONE MOBILE PYMTAuthDate 23-MAR	(\$700.00)
4	29 MAR CREDIT-TRAVEL REWARD	(\$87.19)
5	30 MAR CAPITAL ONE MOBILE PYMTAuthDate 30-MAR	(\$4,500.00)
6	01 APR CAPITAL ONE MOBILE PYMTAuthDate 01-APR	(\$2,300.00)
7	03 APR CAPITAL ONE MOBILE PYMTAuthDate 03-APR	(\$1,500.00)

TRANSACTIONS FOR BRANDON C TANKERSLEY #6266

1	11 MAR WENDYSLEVELANDTN	\$2.29
2	12 MAR SPEEDWAY 07135 241 CLEVELANDTN	\$7.18
3	12 MAR Experian *CreditReport877-2847942CA	\$21.95
4	12 MAR SHEFFIELD FINANCIAL LLC336-7661388NC	\$531.44
5	12 MAR WENDYSLEVELANDTN	\$2.29
6	13 MAR YP *ADVERTISING PYMNT800-479-2977GA	\$500.00
7	14 MAR AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$269.99
8	14 MAR WILCO 3005 00030056CALHOUNGA	\$3.08
9	15 MAR GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	59,338
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	33,318
REDEEMED THIS PERIOD	(8,719)
AVAILABLE BALANCE AS OF 04/12/2015	83,937

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	20.90% P	\$0.00	\$0.00
Cash Advances	24.90% P	\$0.00	\$0.00

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

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

1 4147098245926266 12 7505281500000075006



Account ending in 6266

Due Date New Balance Minimum Payment Amount Enclosed

May 09, 2015

\$7,505.28

\$75.00

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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

400018

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

381307
 MSP 597



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



1 4147098245926266 12 7505281500000075006

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.
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1. Online and logging into your account;
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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.

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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 Signature			Account ending in 6266
NEW BALANCE	MINIMUM PAYMENT	DUE DATE	
\$7,505.28	\$75.00	May 09, 2015	

Revolving Credit Limit:	\$10,000.00
Available Revolving Credit:	\$2,494.72
Cash Advance Credit Limit:	\$5,000.00
Available Credit for Cash Advances:	\$2,494.72

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$1,849.22	-\$11,000.90	+\$0.00	\$16,656.96	\$7,505.28

TRANSACTIONS CONTINUED

TRANSACTIONS FOR BRANDON C TANKERSLEY #6266 (CONTINUED)

10	16 MAR AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$44.60
11	16 MAR VOLUNTEER ENERGY COOPERA423-334-1020TN	\$187.74
12	17 MAR EQUIFAX CONSUMER866-640-2273GA	\$17.95
13	17 MAR WALTERS AUTO WASH&EXPRCLEVELANDTN	\$8.77
14	17 MAR PUBLIX SUPERMARKETS #1356CLEVELANDTN	\$91.31
15	17 MAR LOWES #00649*CLEVELANDTN	\$26.83
16	17 MAR THE HOME DEPOT #0743CLEVELANDTN	\$10.96
17	17 MAR 6 PACK FIT800-663-7239CA	\$260.08
18	17 MAR HARRY'S FOOD MART #1CLEVELANDTN	\$5.48
19	18 MAR STARBUCKS #10211 CLEVELANClevelandTN	\$4.88
20	18 MAR AP* ITUNES.COM/BILL866-712-7753CA	\$4.37
21	18 MAR IN *TOPS MALIBU808-8280071OR	\$309.92
22	18 MAR FORMATION BRANDS LLC650-2381009CA	\$210.45
23	18 MAR WM SUPERCENTER #5263CLEVELANDTN	\$116.80
24	19 MAR AUTOZONE #0107CLEVELANDTN	\$33.78
25	19 MAR WENDYSCLEVELANDTN	\$2.29
26	19 MAR ADVANCE AUTO PARTS 6312CLEVELANDTN	\$185.41
27	20 MAR VZWRLSS*APOCC VISE800-922-0204NJ	\$384.26
28	20 MAR THE GOOD BEAD INCMINNETONKAMN	\$1,028.00
29	20 MAR ALLFORCLR SLN RNGR772-219-7584FL	\$364.94
30	20 MAR WENDYSCLEVELANDTN	\$4.05
31	21 MAR PP*PERKITSYOGURTCLEVELANDTN	\$7.83
32	22 MAR AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$31.43
33	22 MAR STEVI B'S PIZZA - TNCLEVELANDTN	\$23.11
34	22 MAR ISLAND OASIS MART #1CLEVELANDTN	\$3.53
35	23 MAR ISLAND OASIS MART #1CLEVELANDTN	\$47.82
36	24 MAR GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
37	24 MAR IN *KNOT & BOW718-7105990NY	\$172.10
38	24 MAR FORMATION BRANDS LLC650-2381009CA	\$103.50
39	24 MAR RACEWAY 6758 006675840OLTEWAHTN	\$80.00
40	24 MAR MILL AND MINE SUPPLY CO.CHATTANOOGATN	\$296.28
41	25 MAR CHEWBEADS917-476-0750NY	\$342.50
42	26 MAR AMAZON MKTPLACE PMTSAMZN.COM/BILLWA	\$8.78
43	26 MAR ARMSTRONG RELOCATIONOOLTEWAHTN	\$70.14
44	26 MAR PILOT 00002543WILDWOODGA	\$120.00
45	26 MAR MICROTEL INNBRANDONMS	\$87.19
46	26 MAR GANZ-ON-LINE800-724-5902NY	\$34.02
47	27 MAR STRAIGHT UP SOUTHERN LLC803-7943000SC	\$1,814.50
48	27 MAR STRAIGHT UP SOUTHERN LLC803-7943000SC	\$755.00
49	27 MAR PIZZA HUTNEWTONMS	\$19.23
50	27 MAR SHELL OIL 57542929500NEWTONMS	\$146.49
51	28 MAR WILCO 4030 00040303MONTEAGLETN	\$120.00
52	31 MAR FORMATION BRANDS LLC650-2381009CA	\$48.30
53	01 APR YOUNG S INC734-529-9330MI	\$648.70
54	01 APR ALLFORCLR SLN RNGR772-219-7584FL	\$159.93
55	01 APR MARCOS PIZZA - 8018CLEVELANDTN	\$24.12
56	01 APR GANZ-ON-LINE800-724-5902NY	\$290.18
57	02 APR ARMSTRONG RELOCATIONOOLTEWAHTN	\$24.58
58	02 APR TRANSGUARD INSURANCE630-864-3500IL	\$1,488.55

TRANSACTIONS FOR BRANDON C TANKERSLEY #6266 (CONTINUED)

59	02 APR GANZ-ON-LINE800-724-5902NY	\$8.52
60	02 APR GANZ-ON-LINE800-724-5902NY	\$31.00
61	03 APR ABC C-STORECLEVELANDTN	\$185.56
62	03 APR GOOGLE *ADWS8938857820CC@GOOGLE.COMCA	\$500.00
63	03 APR LOVES COUNTRY 00003764HOGANSVILLEGA	\$180.00
64	03 APR HONEY CPA423-553-7220TN	\$1,000.00
65	03 APR KANGAROO EXPRESS 3674GADSDENAL	\$3.79
66	04 APR THE ADAIR GROUP404-3524774GA	\$228.89
67	06 APR IN *KNOT & BOW718-7105990NY	\$214.88
68	07 APR THE GOOD BEAD INCMINNETONKAMN	\$204.00
69	08 APR TU *TRANSUNION800-493-3292CA	\$1.00
70	09 APR MUD PIE800-9981633GA	\$571.18
71	10 APR LEXINGTON LAW 8003418441800-3418441UT	\$99.95
72	10 APR STRAIGHT UP SOUTHERN LLC803-7943000SC	\$39.00
73	11 APR BUCKHEAD BETTIES336-275-4800NC	\$780.29
Total for Brandon C Tankersley #6266		\$16,656.96

▶ **Total Transactions This Period** \$16,656.96

FEES

Total Fees This Period \$0.00

INTEREST CHARGED

Total Interest This Period \$0.00

TOTALS YEAR TO DATE

Total Fees This Year \$10.50

Total Interest This Year \$0.00

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 07 150412 PAGE 00002 OF 00002
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Visa Signature		Account ending in 6266
NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,076.11	\$25.00	Feb 09, 2015
 PLEASE PAY AT LEAST THIS AMOUNT		
Revolving Credit Limit: \$10,000.00		Cash Advance Credit Limit: \$5,000.00
Available Revolving Credit: \$8,923.89		Available Credit for Cash Advances: \$5,000.00

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

Payment Amount Each Period if No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	6 Years	\$1,931
\$40	3 Years	\$1,458

Your estimated savings if you pay off this balance in 3 years: **\$473**

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$0.00	- \$1,297.78	+ \$0.00	+ \$2,373.89	= \$1,076.11

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #6266
 1 04 JAN CAPITAL ONE MOBILE PYMTAuthDate 04-JAN (\$1,297.78)

TRANSACTIONS FOR BRANDON C TANKERSLEY #6266

1	22 DEC	YP *ADVERTISING PYMNT800-479-2977GA	\$500.00
2	22 DEC	STAPLES 00105874HIXSONTN	\$54.61
3	22 DEC	SHELL OIL 57546171505CLEVELANDTN	\$46.94
4	23 DEC	TENNESSEE WEB DESIGN4234767760TN	\$400.00
5	23 DEC	HI TECH EXPRESS #6CLEVELANDTN	\$14.76
6	24 DEC	WM SUPERCENTER #5263CLEVELANDTN	\$32.09
7	27 DEC	ISLAND OASIS EXPRESSCLEVELANDTN	\$9.68
8	27 DEC	SPEEDWAY 07135 241 CLEVELANDTN	\$15.66
9	28 DEC	SPEEDWAY 07135 241 CLEVELANDTN	\$3.22
10	28 DEC	WM SUPERCENTER #5263CLEVELANDTN	\$65.03
11	29 DEC	HOBBY LOBBY #239CLEVELANDTN	\$76.65
12	29 DEC	P & MCLEVELANDTN	\$4.16
13	30 DEC	LITTLE CAESARS 0502 0001 CLEVELANDTN	\$11.51
14	31 DEC	KANGAROO EXP #3593CLEVELANDTN	\$7.27
15	31 DEC	CHILI'S CLEVELANDCLEVELANDTN	\$26.00

Transactions continue on page 2

REWARDS INFORMATION

REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	4,746
AVAILABLE BALANCE AS OF 01/12/2015	4,746

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	20.90% P	\$0.00	\$0.00
Cash Advances	24.90% P	\$0.00	\$0.00

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

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

1 4147098245926266 12 1076111297780025002



Account ending in 6266

Due Date	New Balance	Minimum Payment	Amount Enclosed
Feb 09, 2015	\$1,076.11	\$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 37323-7420

353814
 MSP 617



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



1 4147098245926266 12 1076111297780025002

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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 date. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions that are subject to a grace period are not added to the daily balances.

Next, to find your Average Daily Balance: 1) add the daily balances together for each segment, and 2) divide the sum by the number of days in the billing cycle.

At the end of each billing cycle, we determine your Interest Charge as follows: 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for that segment, and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

How can my Variable Annual Percentage Rate (APR) change? Your APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

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

Are there Additional Fees associated with my account? Yes, under certain circumstances, you may be assessed a Late or Returned Payment fee. You may also be assessed Overlimit fees if permitted by law. We reserve the right to not assess fees without prior notice and without waiving our right to assess a similar fee later.

How can I Avoid Membership Fees? If a Renewal Notice is printed on the front of this statement, you may avoid paying an annual membership fee by contacting Customer Service no more than 45 days after the last day in the billing cycle covered by this statement to request that we close your account. To avoid paying a monthly membership fee, contact Customer Service anytime to request that we close your account, and we will stop assessing your monthly membership fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account. At that time, we'll explain any additional steps to account closure, including balance pay down information and timelines.

What happens if my Account is Suspended? We may close or suspend your account and your right to obtain credit at any time and for any reason, even if you are not in default. Account suspension can be permanent or temporary. If your account is closed or suspended you must 1) stop using your credit card and account, 2) cancel all automatic payments, 3) destroy all credit cards and access checks, and 4) pay all amounts you owe us, even if they were charged after the account was closed or suspended.

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

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

When will you Credit My Payment?

- For online or over the phone, as of the business day we receive it, as long as they are made by 8 p.m. ET.
- For mailed payments, as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and check to the payment address on the front of this statement and 2) your payment is received in our processing centers by 5 p.m. local time. Please allow at least (7) business days for mail delivery. Mailed payments received by us at any other location or in any other form may not be credited as of the day we receive them.

Do you Process Paper Checks as an Electronic Funds Transfer? Payments will be processed in one of two ways: When you provide a check or check information to make a payment, you authorize us or our agents to use the information to make a one time ACH transaction or other electronic fund transfer from your deposit account. We may also use the information to process the payment as a check transaction.

What if I file for Bankruptcy? If you are entitled to bankruptcy protection, this communication is for information only. It is not an attempt to collect, assess or recover a debt or claim. Do not send us payments without speaking with your bankruptcy attorney or the Bankruptcy Court. If you or your attorney would like to contact our bankruptcy claims servicer directly, please contact: Capital One • PO Box 30285 • Salt Lake City, UT 84130-0285

BILLING RIGHTS SUMMARY (Does Not Apply to Small Business Accounts)

What To Do if You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

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

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

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

Address

Home Phone

Alternate Phone

E-mail

Address

Please print address or phone number above using blue or black ink.

Not quite ready to make payments online?

No problem. Follow these simple steps to make sure we process your payment smoothly:



• Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



• Don't staple or paper clip your check to the payment slip.



• Please don't include any additional correspondence.

• Last but not least, be sure to write the last four digits of your account number on your check.



Visa Signature		Account ending in 6266
NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,076.11	\$25.00	Feb 09, 2015

Revolving Credit Limit:	\$10,000.00
Available Revolving Credit:	\$8,923.89
Cash Advance Credit Limit:	\$5,000.00
Available Credit for Cash Advances:	\$5,000.00

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$0.00	-\$1,297.78	+\$0.00	\$2,373.89	\$1,076.11

TRANSACTIONS CONTINUED

TRANSACTIONS FOR BRANDON C TANKERSLEY #6266 (CONTINUED)

16	01 JAN	WENDY'S CLEVELANDTN	\$4.05
17	02 JAN	WM SUPERCENTER #5263CLEVELANDTN	\$26.15
18	02 JAN	TEXACO 00209314CLEVELANDTN	\$15.16
19	02 JAN	MARCOS PIZZA - 8018CLEVELANDTN	\$18.15
20	03 JAN	NORTHERN TOOL EQUIP-TNCHATTANOOGATN	\$9.82
21	03 JAN	MAPCO #3662HIXSONTN	\$8.65
22	04 JAN	VERIZON WRLS MYACCT VE800-9220204CA	\$772.11
23	05 JAN	KANGAROO EXP #3573HIXSONTN	\$49.31
24	05 JAN	WENDY'S CLEVELANDTN	\$4.05
25	05 JAN	MAPCO EXPRESS #3692CHATTANOOGATN	\$5.01
26	06 JAN	GOLDS GYM CLEVELAND TNCLEVELANDTN	\$0.93
27	06 JAN	SPEEDWAY 07115 742CHATTANOOGATN	\$3.21
28	06 JAN	CHICK-FIL-A #01157CLEVELANDTN	\$11.13
29	06 JAN	P & M CLEVELANDTN	\$4.16
30	06 JAN	P & M CLEVELANDTN	\$5.70
31	07 JAN	SHELL OIL 57542933908LEBANONTN	\$7.04
32	07 JAN	SHELL OIL 57542933908LEBANONTN	\$36.97
33	07 JAN	HI TECH EXPRESS #6CLEVELANDTN	\$6.87
34	07 JAN	HI TECH EXPRESS #6CLEVELANDTN	\$35.02
35	08 JAN	WALGREENS #7540CLEVELANDTN	\$10.42
36	08 JAN	P & M CLEVELANDTN	\$4.05
37	08 JAN	CHICK-FIL-A #01157CLEVELANDTN	\$7.85
38	09 JAN	HI TECH EXPRESS #6CLEVELANDTN	\$3.79
39	09 JAN	HI TECH EXPRESS #6CLEVELANDTN	\$51.89
40	10 JAN	SHELL OIL 57545874802CLEVELANDTN	\$4.82

Total for Brandon C Tankersley #6266 \$2,373.89

▶ Total Transactions This Period \$2,373.89

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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Visa Signature

Account ending in 6266

NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
\$4,357.19 **\$43.00** **Mar 09, 2015**

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$10,000.00 Cash Advance Credit Limit: \$5,000.00

Available Revolving Credit: \$5,642.81 Available Credit for Cash Advances: \$5,000.00

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	18 Years	\$11,181
\$164	3 Years	\$5,902

Your estimated savings if you pay off this balance in 3 years: \$5,279

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

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$1,076.11	-\$4,652.22	+\$0.00	+\$7,933.30	\$4,357.19

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BRANDON C TANKERSLEY #6266

1	24 JAN	CAPITAL ONE MOBILE PYMTAuthDate 24-JAN	(\$1,076.11)
2	26 JAN	CAPITAL ONE MOBILE PYMTAuthDate 26-JAN	(\$2,000.00)
3	10 FEB	CAPITAL ONE MOBILE PYMTAuthDate 10-FEB	(\$1,076.11)
4	12 FEB	CAPITAL ONE MOBILE PYMTAuthDate 11-FEB	(\$500.00)

TRANSACTIONS FOR BRANDON C TANKERSLEY #6266

1	12 JAN	APL* ITUNES.COM/BILL866-712-7753CA	\$4.38
2	12 JAN	TRANSGUARD INSURANCE630-864-3500IL	\$2,977.06
3	12 JAN	SHEFFIELD FINANCIAL LLC336-7661388NC	\$265.72
4	12 JAN	WILLIAMS CHIROPRACTIC PCCLEVELANDTN	\$35.00
5	13 JAN	WENDYSCLEVELANDTN	\$4.05
6	14 JAN	USPS 47170403135804707CLEVELANDTN	\$49.00
7	14 JAN	OCHARLEYS249CLEVLNDCLEVELANDTN	\$68.41
8	14 JAN	EAGLE EXPRESS HI TECHCLEVELANDTN	\$3.94
9	15 JAN	SHELL OIL 57546171505CLEVELANDTN	\$38.75
10	15 JAN	P & MCLEVELANDTN	\$6.88
11	16 JAN	CLEVELAND MUNICIPAL BLDGCLEVELANDTN	\$2.75
12	16 JAN	WM SUPERCENTER #5263CLEVELANDTN	\$10.94

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	4,746
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	55,867
AVAILABLE BALANCE AS OF 02/12/2015	60,613

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	20.90% P	\$0.00	\$0.00
Cash Advances	24.90% P	\$0.00	\$0.00

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

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

1 4147098245926266 12 4357190500000043004



Account ending in 6266

Due Date New Balance Minimum Payment Amount Enclosed

Mar 09, 2015

\$4,357.19

\$43.00

.

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 37323-7420

376316
 MSP 628



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



1 4147098245926266 12 4357190500000043004

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

How is the Interest Charge applied? Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first calendar day of the billing period. Interest charges accrue on every unpaid amount until it is paid in full. This means you may owe interest charges even if you pay the entire "New Balance" one month, but did not do so for the previous month. Unpaid interest charges are added to the proper segment of your Account. However, we reserve the right to not assess interest charges at any time.

Do you assess a Minimum Interest Charge? Yes. A minimum INTEREST CHARGE of \$0.50 will be assessed for each billing period your account is subject to an interest charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions). Under this method, we first calculate your daily balance; for each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions that are subject to a grace period are not added to the daily balances.

Next, to find your Average Daily Balance: 1) add the daily balances together for each segment, and 2) divide the sum by the number of days in the billing cycle.

At the end of each billing cycle, we determine your Interest Charge as follows: 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for that segment, and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

How can my Variable Annual Percentage Rate (APR) change? Your APR may increase or decrease based on one of the following reported indices (reported in *The Wall Street Journal*). To find which index is used for your account, look for a letter code on the front of this statement next to your APR(s). Then check the table below:

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

Are there Additional Fees associated with my account? Yes, under certain circumstances, you may be assessed a Late or Returned Payment fee. You may also be assessed Overlimit fees if permitted by law. We reserve the right to not assess fees without prior notice and without waiving our right to assess a similar fee later.

How can I Avoid Membership Fees? If a Renewal Notice is printed on the front of this statement, you may avoid paying an annual membership fee by contacting Customer Service no more than 45 days after the last day in the billing cycle covered by this statement to request that we close your account. To avoid paying a monthly membership fee, contact Customer Service anytime to request that we close your account, and we will stop assessing your monthly membership fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account. At that time, we'll explain any additional steps to account closure, including balance pay down information and timelines.

What happens if my Account is Suspended? We may close or suspend your account and your right to obtain credit at any time and for any reason, even if you are not in default. Account suspension can be permanent or temporary. If your account is closed or suspended you must: 1) stop using your credit card and account, 2) cancel all automatic payments, 3) destroy all credit cards and access checks, and 4) pay all amounts you owe us, even if they were charged after the account was closed or suspended.

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

- 1) Online by going to www.capitalone.com and logging in to 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 on your statement, write to us at:

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

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

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

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

Address

Home Phone

Alternate Phone

E-mail

Address

Please print address or phone number above using blue or black ink.

Not quite ready to make payments online?

No problem. Follow these simple steps to make sure we process your payment smoothly:



• Make checks payable to Capital One Bank (USA), N.A. and mail with this payment slip.



• Don't staple or paper clip your check to the payment slip.



• Please don't include any additional correspondence.

• Last but not least, be sure to write the last four digits of your account number on your check.