



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	9 Years	\$1,878

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 \$39.00 late fee and your APRs may be increased up to the Penalty APR of 29.65%.

Spark Visa Signature Business		Account ending in 7775
NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,032.77	\$87.00	Feb 06, 2016
 PLEASE PAY AT LEAST THIS AMOUNT		
Credit Limit: \$20,000.00	Cash Advance Credit Limit: \$10,000.00	
Available Credit: \$18,967.23	Available Credit for Cash Advances: \$10,000.00	

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$770.51	-\$77.02	+\$62.24	\$277.04	\$1,032.77

For questions about this account, please give us a call at 1-800-955-6600. We'll be glad to help you Monday through Friday from 8 a.m. to 11 p.m. ET, and Saturday and Sunday from 8 a.m. to 5 p.m. ET.

Under terms previously disclosed to you, some or all of your Annual Percentage Rates (APRs) have been increased since your account was past due twice in the past 12 billing cycles. If your rates have already increased, subsequent delinquencies extended the duration of the increased rates. Remember: If we receive your minimum monthly payment on time for 12 consecutive billing cycles, this account will be reviewed for a possible return to your Non-Introductory APR.

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR CYNTHIA J EVANS #7775

1 22 DEC BED BATH & BEYOND #181WILLISTONVT (\$77.02)

TRANSACTIONS FOR CYNTHIA J EVANS #7775

1 20 DEC BED BATH & BEYOND #181WILLISTONVT \$164.72
 2 21 DEC BED BATH & BEYOND #651615-111-1111NJ \$112.32

Total for Cynthia J Evans #7775 \$277.04

Transactions continue on page 2

Help is available

Avoid missing future payments by setting up free, customizable account alerts.

Enroll in online banking or log into your account at capitalone.com

300045-C

INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	29.65% P	\$922.97	\$23.24
Cash Advances	29.65% 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/SPARKBUSINESS TO MAKE YOUR PAYMENT ONLINE.

1 4154179413157775 09 1032770059000087004



Account ending in 7775

Due Date

New Balance

Minimum Payment

Amount Enclosed

Feb 06, 2016

\$1,032.77

\$87.00

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PLEASE PAY AT LEAST THIS AMOUNT

Take Advantage. Take Control.

Manage your account online at www.capitalone.com



- Set up account alerts
- Review account information
- Manage your account in privacy

400020

CYNTHIA J EVANS
 STUDIO J CREATIVE
 19 HARRINGTON TER
 BURLINGTON, VT 05401-3916

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



1 4154179413157775 09 1032770059000087004

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 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.



Spark Visa Signature Business Account ending in 7775

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,032.77	\$87.00	Feb 06, 2016

Credit Limit:	\$20,000.00
Available Credit:	\$18,967.23
Cash Advance Credit Limit:	\$10,000.00
Available Credit for Cash Advances:	\$10,000.00

Previous Balance	-	Payments and Credits	+	Fees and Interest Charged	+	Transactions	=	New Balance
\$770.51		\$77.02		\$62.24		\$277.04		\$1,032.77

TRANSACTIONS CONTINUED

▶ **Total Transactions This Period \$277.04**

FEES

1 06 JAN PAST DUE FEE	\$39.00
Total Fees This Period	\$39.00

INTEREST CHARGED

INTEREST CHARGE: PURCHASES	\$23.24
Total Interest This Period	\$23.24

TOTALS YEAR TO DATE

Total Fees This Year	\$39.00
Total Interest This Year	\$23.24

You were assessed a past due fee because your minimum payment was not received by the due date. To avoid this fee in the future, we recommend that you allow at least 7 business days for your minimum payment to reach Capital One.