

[illegible]

6381

COLR9449 6056 0087 204 32 130523 PAGE 00001 OF 00001 DCCASP 00006381

Please accept our sincerest condolences for the loss of Marilyn S Peacock. We understand how difficult this time may be and appreciate the opportunity to help you with the credit card account ending in 4504.

As a result of the information that has been provided, we'd like to take the time to inform you of the following:

- The account is restricted from further use. This means no other charges can be made to the account. Any recent charges, including those that are billed automatically, may still post to the account.
- If there were authorized users on the account, they will no longer be able to use it.
- If there is a remaining balance on the account, an Estates Specialist may follow up with you to gather more information in the next 15 days. Please note, only the estate is responsible for any remaining balance, not you personally.
- You may receive one or two more system generated statements that are sent out automatically.

Once again, we are deeply sorry for your loss. If you have any questions, do not hesitate to call us at 1-877-357-5659. Our Estates Specialists are available from 8 a.m.-10 p.m. ET Monday-Friday and 8 a.m.-7 p.m. on Saturday.

Cordially,

Capital One® Services, LLC



Payment Confirmation

Payment Details

Confirmation Code: CQKLGPBBBF (Submitted on February 25, 2013 5:26 p.m. ET)
 Pay to: World MasterCard4504
 Pay from: Personal Checking - WELLS FARGO BANK, NA....2345
 Payment date: February 26, 2013
 Payment amount: \$2,861.54

I have authorized Capital One® to initiate an electronic debit from my payment account in the amount listed above. I understand that this is a one-time authorization and must be completed each time I make a payment.

Credit Card Payment Posting Timeframes

Payment submitted on			Posts to account	Funds available
Monday-Saturday	before	5:00 p.m. ET (2:00 p.m. PT)	Same day by midnight	The day after the payment posts by 8:00 a.m ET (5:00 a.m PT)*
Monday-Friday	after	5:00 p.m. ET (2:00 p.m. PT)	Next day by midnight	
Saturday	after	5:00 p.m. ET (2:00 p.m. PT)	Next business day by midnight	
Sunday	anytime		Next business day by midnight **	

Payments are not processed or posted Thanksgiving Day, Christmas Day, or New Year's Day.

* The availability of funds may be delayed at Capital One's sole discretion to ensure payment in good funds.

** If your payment due date falls on Sunday, Thanksgiving, Christmas, or New Year's and you schedule a payment on that date, then your payment will be considered on time.

- You may have three pending (not yet processed) payments per credit card at any given time. The payment date you select must be within 90 days of today's date.
- If your Minimum Payment does not post by your Payment Due Date, you may be charged additional fees.
- Your payment can't exceed your balance plus 10% or \$50,000, whichever is less.
- You can only make online payments for transactions that have posted to your account, not pending transactions. If you'd like to make a payment before a pending transaction posts, you'll need to make that payment by mail. Please visit the Services page for payment addresses and instructions.
- If you are paying your balance in full, your balance includes interest only through your last statement closing date. It may not reflect additional interest charges that may have accrued on your account since that date.

This site provides information about and access to financial services offered by the Capital One family of companies, including Capital One Bank, and Capital One, N.A., members FDIC.

Consult your account agreement for information about the Capital One company servicing your individual accounts. Capital One does not provide, endorse, nor guarantee and is not liable for third party products, services, educational tools, or other information available through this site. Read additional important disclosures.

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

Feb. 04 - Mar. 03, 2013 28 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE
\$480.80

MINIMUM PAYMENT
\$25.00

DUE DATE
Mar 28, 2013

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$14,500.00

Cash Advance Credit Limit: \$7,250.00

Available Revolving Credit: \$14,019.20

Available Credit for Cash Advances: \$7,250.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.40%.

Previous Balance

\$2,861.54

Payments and Credits

\$2,861.54

Fees and Interest Charged

\$0.00

Transactions

\$480.80

New Balance

\$480.80

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR MARILYN S PEACOCK #4504

1 26 FEB CAPITAL ONE ONLINE PYMTAuthDate 25-FEB (\$2,861.54)

TRANSACTIONS FOR MARILYN S PEACOCK #4504

1 06 FEB JETBLUE 2792188703188008005382583UT *Rob* \$421.80

TK#: 27921887031880

PSGR: PEACOCK/ROBERT J MR

ORIG: JFK, DEST: SAN

CARRIER: B6 SVC: Y

ORIG: SAN, DEST: JFK

S/O: O CARRIER: B6 SVC: Y

2 09 FEB MESSAGE ENVY 0418858-4515700CA \$59.00

▶ Total Transactions This Period \$480.80

FEES

Total Fees This Period \$0.00

INTEREST CHARGED

Total Interest This Period \$0.00

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE 9,492

REWARDS EARNED THIS PERIOD 481

(reflects transactions posted during this billing cycle)

AVAILABLE BALANCE AS OF 03/03/2013 9,973

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	15.65% D	\$0.00	\$0.00
Cash Advances	24.90% D	\$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 5466308244854504/03 0480802861540025002



Account Number: 5466-3082-4485-4504

Due Date

New Balance

Minimum Payment

Amount Enclosed

Mar 28, 2013

\$480.80

\$25.00

PLEASE PAY AT LEAST
THIS AMOUNT

MSP 1158
606054

MARILYN S PEACOCK
2920 CANTEGRA GLN
ESCONDIDO, CA 92025-7360



**GO GREEN.
SAVE GREEN!**

Pay online and save
money on stamps.

Sign up at www.capitalone.com



400008

Capital One Bank (USA), N.A.
P.O. Box 60599
City of Industry, CA 91716-0599



Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.

How can I Avoid Paying Interest Charges? Each month you pay your "New Balance" in full, you will have a minimum grace period of 25 days with no interest charge on all new 1) purchases, 2) balance transfers, 3) special purchases and 4) other charges. If you have been paying your account in full with no interest charges applied and you do not pay your next bill in full, prorated interest charges will be assessed. There is no grace period on cash advances, special transfers, or on any new transaction when there is an unpaid balance from a previous bill.

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

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

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

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

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

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

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

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

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

How can I Close My Account? You can contact Customer Service anytime to request that we close your account. At that time, we'll explain any additional steps to account closure, including balance pay down information and timelines. Please note that if you use your credit card or charges post to your account after you ask us to close it, we can keep your account open.

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

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

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

When will you Credit My Payment?

- For online or over the phone, as of the business day we receive it, as long as they are made by 5 p.m. ET.
- For mailed payments, as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and your check in the enclosed remittance envelope, and 2) your payment is received in one of our processing centers by 5 p.m. local time. Please allow at least (7) business days for mail delivery. Mailed payments retained 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 service 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.
- Disputed 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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EPG-08
11/30/11

Changing Address?

Address

Home Phone

Alternate Phone

E-mail
Address

Please print address or phone number changes 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 payments smoothly:

- Don't staple or paper clip your check to the payment slip.
- Be sure to use the payment envelope that came with your statement. *Using a different envelope could delay processing*
- Please don't include any additional correspondence.
- Last but not least, be sure to write your 16-digit account number on your check.





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

Feb. 04 - Mar. 03, 2013 28 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

MINIMUM PAYMENT

DUE DATE

\$480.80

\$25.00

Mar 28, 2013

Revolving Credit Limit: \$14,500.00

Available Revolving Credit: \$14,019.20

Cash Advance Credit Limit: \$7,250.00

Available Credit for Cash Advances: \$7,250.00

Previous Balance

Payments and Credits

Fees and Interest Charged

Transactions

New Balance

\$2,861.54

-

\$2,861.54

+

\$0.00

+

\$480.80

=

\$480.80

TRANSACTIONS CONTINUED

TOTALS YEAR TO DATE

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



Payment Confirmation

Payment Details

Confirmation Code: CQKLGPBBBG (Submitted on March 18, 2013 3:47 p.m. ET)
 Pay to: World MasterCard4504
 Pay from: Personal Checking - WELLS FARGO BANK, NA....2345
 Payment date: March 18, 2013
 Payment amount: \$480.80

I have authorized Capital One® to initiate an electronic debit from my payment account in the amount listed above. I understand that this is a one-time authorization and must be completed each time I make a payment.

Credit Card Payment Posting Timeframes

Payment submitted on			Posts to account	Funds available
Monday-Saturday	before	5:00 p.m. ET (2:00 p.m. PT)	Same day by midnight	The day after the payment posts by 8:00 a.m ET (5:00 a.m PT)*
Monday-Friday	after	5:00 p.m. ET (2:00 p.m. PT)	Next day by midnight	
Saturday	after	5:00 p.m. ET (2:00 p.m. PT)	Next business day by midnight	
Sunday	anytime		Next business day by midnight **	

Payments are not processed or posted Thanksgiving Day, Christmas Day, or New Year's Day.

* The availability of funds may be delayed at Capital One's sole discretion to ensure payment in good funds.

** If your payment due date falls on Sunday, Thanksgiving, Christmas, or New Year's and you schedule a payment on that date, then your payment will be considered on time.

- You may have three pending (not yet processed) payments per credit card at any given time. The payment date you select must be within 90 days of today's date.
- If your Minimum Payment does not post by your Payment Due Date, you may be charged additional fees.
- Your payment can't exceed your balance plus 10% or \$50,000, whichever is less.
- You can only make online payments for transactions that have posted to your account, not pending transactions. If you'd like to make a payment before a pending transaction posts, you'll need to make that payment by mail. Please visit the Services page for payment addresses and instructions.
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Page 1 of 2
Customer Service 1-800-955-7070
www.capitalone.com

Mar. 04 - Apr. 03, 2013 31 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

\$1,394.11

MINIMUM PAYMENT

\$25.00

DUE DATE

Apr 28, 2013

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$14,500.00

Cash Advance Credit Limit: \$7,250.00

Available Revolving Credit: \$13,105.89

Available Credit for Cash Advances: \$7,250.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.40%.

Previous Balance

\$480.80

Payments and Credits

\$480.80

Fees and Interest Charged

\$0.00

Transactions

\$1,394.11

New Balance

\$1,394.11

Renewal Notice - Your 05/2013 bill will include your \$19.00 annual membership fee. The reverse of this page explains how you may close your account and avoid this fee. Both sides of this page provide important information about your rate(s) and how your interest charge is calculated.

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR MARILYN S PEACOCK #4504

1 18 MAR CAPITAL ONE ONLINE PYMTAuthDate 18-MAR (\$480.80)

TRANSACTIONS FOR MARILYN S PEACOCK #4504

1 04 MAR THE BRIGANTINE #4ESCONDIDOCA \$75.56
2 06 MAR RANCHO BERNARDO JEWELRSAN DIEGOCA \$55.00
3 18 MAR UNITED 01623597590064800-932-2732TX \$282.90

TK#: 01623597590064

PSGR: CALECA/JENNIFERR

ORIG: LAS, DEST: EWR

S/O: X CARRIER: UA SVC: WA

4 18 MAR UNITED 01629200803790800-932-2732TX \$79.00

TK#: 01629200803790

PSGR: CALECA /ECONOMY PLUS 5

ORIG: LAS, DEST: EWR

S/O: X CARRIER: UA SVC: ED

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE 9,973
REWARDS EARNED THIS PERIOD 1,395
(reflects transactions posted during this billing cycle)
AVAILABLE BALANCE AS OF 04/03/2013 11,368

For up-to-date rewards tracking, visit
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	15.65% D	\$0.00	\$0.00
Cash Advances	24.90% D	\$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 5466308244854504 03 1394110480800025002



Account Number: 5466-3082-4485-4504

Due Date

New Balance

Minimum Payment

Amount Enclosed

Apr 28, 2013

\$1,394.11

\$25.00

PLEASE PAY AT LEAST
THIS AMOUNT

MARILYN S PEACOCK
2920 CANTEGRA GLN
ESCONDIDO, CA 92025-7360

MSP 1028
609500

BE SAFE!

Your trash could be an identity thief's gold. Manage your account online and end the paper trail.

Sign up at www.capitalone.com



400009

Capital One Bank (USA), N.A.
P.O. Box 60599
City of Industry, CA 91716-0599

Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope

now can **Avoid Paying Interest Charges?** Each month you pay your "New Balance" in full, you will have a minimum grace period of 25 days with no interest charge on all new 1) purchases, 2) balance transfers, 3) special purchases and 4) other charges. If you have been paying your account in full with no interest charges applied and you do not pay your next bill in full, prorated interest charges will be assessed. There is no grace period on cash advances, special transfers, or on any new transaction when there is an unpaid balance from a previous bill.

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

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

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions). Under this method, we first calculate your daily balance for each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full for 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.

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

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

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

When will you Credit My Payment?

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

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

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

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

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

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

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

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

Capital One supports information privacy protection; see our website at www.capitalone.com
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ETC-08
11/30/11

Changing Address?

Address.....

Home Phone.....

Alternate Phone.....

E-mail
Address.....

Please print address or phone number changes 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 payments smoothly:

- Don't staple or paper clip your check to the payment slip.
- Be sure to use the payment envelope that came with your statement. *Using a different envelope could delay processing.*
- Please don't include any additional correspondence.
- Last but not least, be sure to write your 16-digit account number on your check.



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

Mar. 04 - Apr. 03, 2013 31 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

MINIMUM PAYMENT

DUE DATE

\$1,394.11

\$25.00

Apr 28, 2013

Revolving Credit Limit: \$14,500.00

Available Revolving Credit: \$13,105.89

Cash Advance Credit Limit: \$7,250.00

Available Credit for Cash Advances: \$7,250.00

Previous Balance

Payments and Credits

Fees and Interest Charged

Transactions

New Balance

\$480.80

-

\$480.80

+

\$0.00

+

\$1,394.11

=

\$1,394.11

TRANSACTIONS CONTINUED

TRANSACTIONS FOR MARILYN S PEACOCK #4504 (CONTINUED)

5	18 MAR JETBLUE 2792190802658208005382583UT	\$203.90
	TK#: 27921908026582	
	PSGR: CALECA/JENNIFER ROSE MS	
	ORIG: JFK, DEST: LAS	
	CARRIER: B6 SVC: Y	
6	21 MAR MARY STEWART BOOKKEEPERSCONDIDOCA	\$225.00
7	26 MAR NJMG NEWSPAPER ADVERT/WOODLAND PARKNJ	\$372.75
8	27 MAR THE 9 IRON GRILLEPARAMUSNJ	\$100.00
	► Total Transactions This Period	\$1,394.11

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



Payment Confirmation

Payment Details

Confirmation Code: CQKLGPBBBH (Submitted on April 05, 2013 2:38 p.m. ET)
 Pay to: World MasterCard4504
 Pay from: Personal Checking - WELLS FARGO BANK, NA....2345
 Payment date: April 26, 2013
 Payment amount: \$1,394.11

I have authorized Capital One® to initiate an electronic debit from my payment account in the amount listed above. I understand that this is a one-time authorization and must be completed each time I make a payment.

Credit Card Payment Posting Timeframes

Payment submitted on			Posts to account	Funds available
Monday-Saturday	before	5:00 p.m. ET (2:00 p.m. PT)	Same day by midnight	The day after the payment posts by 8:00 a.m ET (5:00 a.m PT)*
Monday-Friday	after	5:00 p.m. ET (2:00 p.m. PT)	Next day by midnight	
Saturday	after	5:00 p.m. ET (2:00 p.m. PT)	Next business day by midnight	
Sunday	anytime		Next business day by midnight **	

Payments are not processed or posted Thanksgiving Day, Christmas Day, or New Year's Day.

* The availability of funds may be delayed at Capital One's sole discretion to ensure payment in good funds.

** If your payment due date falls on Sunday, Thanksgiving, Christmas, or New Year's and you schedule a payment on that date, then your payment will be considered on time.

- You may have three pending (not yet processed) payments per credit card at any given time. The payment date you select must be within 90 days of today's date.
- If your Minimum Payment does not post by your Payment Due Date, you may be charged additional fees.
- Your payment can't exceed your balance plus 10% or \$50,000, whichever is less.
- You can only make online payments for transactions that have posted to your account, not pending transactions. If you'd like to make a payment before a pending transaction posts, you'll need to make that payment by mail. Please visit the Services page for payment addresses and instructions.
- If you are paying your balance in full, your balance includes interest only through your last statement closing date. It may not reflect additional interest charges that may have accrued on your account since that date.

This site provides information about and access to financial services offered by the Capital One family of companies, including Capital One Bank, and Capital One, N.A., members FDIC.

Consult your account agreement for information about the Capital One company servicing your individual accounts. Capital One does not provide, endorse, nor guarantee and is not liable for third party products, services, educational tools, or other information available through this site. Read additional important disclosures.

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

Apr. 04 - May. 03, 2013

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

\$6,420.65

MINIMUM PAYMENT

\$64.00

DUE DATE

May 28, 2013

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$14,500.00

Cash Advance Credit Limit: \$7,250.00

Available Revolving Credit: \$8,079.35

Available Credit for Cash Advances: \$7,250.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.40%.

9315.13

Previous Balance

\$1,394.11

Payments and Credits

\$1,394.11

Fees and Interest Charged

\$19.00

Transactions

\$6,401.65

New Balance

\$6,420.65

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR MARILYN S PEACOCK #4504

1 26 APR CAPITAL ONE ONLINE PYMTAuthDate 05-APR (\$1,394.11)

TRANSACTIONS FOR MARILYN S PEACOCK #4504

1 27 APR THE 9 IRON GRILLEPARAMUSNJ \$2,259.38
2 27 APR A&P #70620MIDLAND PARKNJ \$55.99
3 28 APR STOP & SHOP #828DUMONTNJ \$119.58
4 28 APR WHOLEFDS PAR 10279PARAMUSNJ \$9.98
5 28 APR WALGREENS #11804BERGENFIELDNJ \$41.34
6 28 APR LARRYTICKETS OPSIAMA/CANY \$6.25
7 28 APR SUNOCO 0006681110PARAMUSNJ \$39.30
8 28 APR JETBLUE 2790615275033508005382583UT \$50.00
TK#: 27906152750335
PSGR: CALECA/JENNIFER
ORIG: XAA, DEST: XAA
CARRIER: B5 SVC: Y
9 28 APR BURGER KING #12059-007BERGENFIELDNJ \$9.30
10 29 APR STOP & SHOP #423VINYARD HAVENMA \$110.31
11 29 APR FIVE GUYS MYSTICMYSTICCT \$69.40
12 29 APR EXXONMOBIL 97542013BUZZARDS BAYMA \$40.10

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE 11,368
REWARDS EARNED THIS PERIOD 6,429
(reflects transactions posted during this billing cycle)
AVAILABLE BALANCE AS OF 05/03/2013 17,797

For up-to-date rewards tracking, visit
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	15.65% D	\$0.00	\$0.00
Cash Advances	24.90% D	\$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 5466308244854504 03 6420651394110064003



Account Number: 5466-3082-4485-4504

Due Date

New Balance

Minimum Payment

Amount Enclosed

May 28, 2013

\$6,420.65

\$64.00

6420.65

PLEASE PAY AT LEAST
THIS AMOUNT

MARILYN S PEACOCK
2920 CANTEGRA GLN
ESCONDIDO, CA 92025-7360

MSP 1822
601167

Set up to pay Jan date
5/28/13

GO PAPERLESS!

The trees will thank you.

Sign up at www.capitalone.com



400010

Capital One Bank (USA), N.A.
P.O. Box 60599
City of Industry, CA 91716-0599

Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.

with no interest charge on all new: 1) purchases, 2) balance transfers, 3) special offers. If you have been paying your account in full with no interest charges applied and you want to opt in full, provided interest charges will be assessed. There is no grace period on cash advances, late fees, or on any new transaction when there is an unpaid balance from a previous bill.

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

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

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

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

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

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

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	When your APR(s) will change
P 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. Please note that if you use your credit card or charges post to your account after you ask us to close it, we can keep your account open.

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

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

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

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

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

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

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

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

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

In your letter, give us the following information:

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

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

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

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- 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.

Capital One supports information privacy protection; see our website at www.capitalone.com
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ETC-06
11/30/11

Changing Address?

Address.....

Home Phone.....

Alternate Phone.....

E-mail.....

Address.....

Please print address or phone number changes 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 payments smoothly:

- Don't staple or paper clip your check to the payment slip.
- Be sure to use the payment envelope that came with your statement. Using a different envelope could delay processing.
- Please don't include any additional correspondence.
- Last but not least, be sure to write your 16-digit account number on your check.





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

Apr. 04 - May. 03, 2013 30 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

MINIMUM PAYMENT

DUE DATE

\$6,420.65

\$64.00

May 28, 2013

Revolving Credit Limit: \$14,500.00

Available Revolving Credit: \$8,079.35

Cash Advance Credit Limit: \$7,250.00

Available Credit for Cash Advances: \$7,250.00

Previous Balance

Payments and Credits

Fees and Interest Charged

Transactions

New Balance

\$1,394.11

-

\$1,394.11

+

\$19.00

+

\$6,401.65

=

\$6,420.65

TRANSACTIONS CONTINUED

TRANSACTIONS FOR MARILYN S PEACOCK #4504 (CONTINUED)

13	29 APR	EXXONMOBIL 97542013BUZZARDS BAYMA	\$38.24
14	29 APR	EXXONMOBIL 97542013BUZZARDS BAYMA	\$57.35
15	29 APR	HESS 30322RAMSEYNJ	\$33.36
16	29 APR	HESS 30322RAMSEYNJ	\$18.00
17	29 APR	COURTYARD BY MARRIOTTPARAMUSNJ ARRIVE: 04/26/13 DEPART: 04/29/13 FOLIO#: 000005466 PH#: 201-599-1414	\$644.90
18	29 APR	COURTYARD BY MARRIOTTPARAMUSNJ ARRIVE: 04/26/13 DEPART: 04/29/13 FOLIO#: 000005466 PH#: 201-599-1414	\$639.40
19	29 APR	COURTYARD BY MARRIOTTPARAMUSNJ ARRIVE: 04/26/13 DEPART: 04/29/13 FOLIO#: 000005466 PH#: 201-599-1414	\$593.40
20	29 APR	OCEAN VIEW RESTAURANT OAK BLUFFSMA	\$156.03
21	30 APR	STOP & SHOP #423VINYARD HAVENMA	\$4.50
22	30 APR	STEAMSHIP AUTHORITY/POWOODS HOLEMA	\$187.00
23	30 APR	MARTHA'S VINEYARD OAK BLUFFSMA	\$108.42
24	30 APR	ROCCO'S PIZZERIA VINEYARD HAVENMA	\$70.92
25	30 APR	OUR MARKET OAK BLUFFSMA	\$24.60
26	01 MAY	Stony Creek Gifts AquinnahMA	\$29.75
27	01 MAY	RELIABLE MARKET OAK BLUFFSMA	\$101.61
28	01 MAY	RELIABLE MARKET OAK BLUFFSMA	\$8.21
29	01 MAY	MENEMSHA FISH MARKET CHILMARKMA	\$50.97
30	01 MAY	MENEMSHA FISH MARKET CHILMARKMA	\$34.99
31	01 MAY	OUR MARKET OAK BLUFFSMA	\$15.34
32	02 MAY	MARTHA'S VINEYARD OAK BLUFFSMA	\$695.96
33	02 MAY	THE NET RESULT VINEYARD HAVENMA	\$76.77

► Total Transactions This Period \$6,401.65

FEES

1	03 MAY	CAPITAL ONE MEMBER FEE	\$19.00
Total Fees This Period			\$19.00

INTEREST CHARGED

Total Interest This Period	\$0.00
----------------------------	--------

TOTALS YEAR TO DATE

Total Fees This Year	\$19.00
Total Interest This Year	\$0.00

[illegible]

6381

COLR9449 6056 0087 204 32 130523 PAGE 00001 OF 00001 DCCASP 00006381

Please accept our sincerest condolences for the loss of Marilyn S Peacock. We understand how difficult this time may be and appreciate the opportunity to help you with the credit card account ending in 4504.

As a result of the information that has been provided, we'd like to take the time to inform you of the following:

- The account is restricted from further use. This means no other charges can be made to the account. Any recent charges, including those that are billed automatically, may still post to the account.
- If there were authorized users on the account, they will no longer be able to use it.
- If there is a remaining balance on the account, an Estates Specialist may follow up with you to gather more information in the next 15 days. Please note, only the estate is responsible for any remaining balance, not you personally.
- You may receive one or two more system generated statements that are sent out automatically.

Once again, we are deeply sorry for your loss. If you have any questions, do not hesitate to call us at 1-877-357-5659. Our Estates Specialists are available from 8 a.m.-10 p.m. ET Monday-Friday and 8 a.m.-7 p.m. on Saturday.

Cordially,

Capital One® Services, LLC



Payment Confirmation

Payment Details

Confirmation Code: CQKLGPBBBF (Submitted on February 25, 2013 5:26 p.m. ET)
 Pay to: World MasterCard4504
 Pay from: Personal Checking - WELLS FARGO BANK, NA....2345
 Payment date: February 26, 2013
 Payment amount: \$2,861.54

I have authorized Capital One® to initiate an electronic debit from my payment account in the amount listed above. I understand that this is a one-time authorization and must be completed each time I make a payment.

Credit Card Payment Posting Timeframes

Payment submitted on			Posts to account	Funds available
Monday-Saturday	before	5:00 p.m. ET (2:00 p.m. PT)	Same day by midnight	The day after the payment posts by 8:00 a.m ET (5:00 a.m PT)*
Monday-Friday	after	5:00 p.m. ET (2:00 p.m. PT)	Next day by midnight	
Saturday	after	5:00 p.m. ET (2:00 p.m. PT)	Next business day by midnight	
Sunday	anytime		Next business day by midnight **	

Payments are not processed or posted Thanksgiving Day, Christmas Day, or New Year's Day.

* The availability of funds may be delayed at Capital One's sole discretion to ensure payment in good funds.

** If your payment due date falls on Sunday, Thanksgiving, Christmas, or New Year's and you schedule a payment on that date, then your payment will be considered on time.

- You may have three pending (not yet processed) payments per credit card at any given time. The payment date you select must be within 90 days of today's date.
- If your Minimum Payment does not post by your Payment Due Date, you may be charged additional fees.
- Your payment can't exceed your balance plus 10% or \$50,000, whichever is less.
- You can only make online payments for transactions that have posted to your account, not pending transactions. If you'd like to make a payment before a pending transaction posts, you'll need to make that payment by mail. Please visit the Services page for payment addresses and instructions.
- If you are paying your balance in full, your balance includes interest only through your last statement closing date. It may not reflect additional interest charges that may have accrued on your account since that date.

This site provides information about and access to financial services offered by the Capital One family of companies, including Capital One Bank, and Capital One, N.A., members FDIC.

Consult your account agreement for information about the Capital One company servicing your individual accounts. Capital One does not provide, endorse, nor guarantee and is not liable for third party products, services, educational tools, or other information available through this site. Read additional important disclosures.

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

Feb. 04 - Mar. 03, 2013 28 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

\$480.80

MINIMUM PAYMENT

\$25.00

DUE DATE

Mar 28, 2013

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$14,500.00

Cash Advance Credit Limit: \$7,250.00

Available Revolving Credit: \$14,019.20

Available Credit for Cash Advances: \$7,250.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.40%.

Previous Balance

\$2,861.54

Payments and Credits

\$2,861.54

Fees and Interest Charged

\$0.00

Transactions

\$480.80

New Balance

\$480.80

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR MARILYN S PEACOCK #4504

1 26 FEB CAPITAL ONE ONLINE PYMTAuthDate 25-FEB (\$2,861.54)

TRANSACTIONS FOR MARILYN S PEACOCK #4504

1 06 FEB JETBLUE 2792188703188008005382583UT \$421.80

TK#: 27921887031880

PSGR: PEACOCK/ROBERT J MR

ORIG: JFK, DEST: SAN

CARRIER: B6 SVC: Y

ORIG: SAN, DEST: JFK

S/O: O CARRIER: B6 SVC: Y

2 09 FEB MESSAGE ENVY 0418858-4515700CA \$59.00

▶ Total Transactions This Period \$480.80

FEES

Total Fees This Period \$0.00

INTEREST CHARGED

Total Interest This Period \$0.00

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE 9,492

REWARDS EARNED THIS PERIOD 481

(reflects transactions posted during this billing cycle)

AVAILABLE BALANCE AS OF 03/03/2013 9,973

For up-to-date rewards tracking, visit

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	15.65% D	\$0.00	\$0.00
Cash Advances	24.90% D	\$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 5466308244854504/03 0480802861540025002



Account Number: 5466-3082-4485-4504

Due Date

New Balance

Minimum Payment

Amount Enclosed

Mar 28, 2013

\$480.80

\$25.00

PLEASE PAY AT LEAST
THIS AMOUNT

MARILYN S PEACOCK
2920 CANTEGRA GLN
ESCONDIDO, CA 92025-7360

MSP 1158
606054

GO GREEN.
SAVE GREEN!

Pay online and save
money on stamps.

Sign up at www.capitalone.com



400008

Capital One Bank (USA), N.A.
P.O. Box 60599
City of Industry, CA 91716-0599

Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.

How can I Avoid Paying Interest Charges? Each month you pay your "New Balance" in full, you will have a minimum grace period of 25 days with no interest charge on all new 1) purchases, 2) balance transfers, 3) special purchases and 4) other charges. If you have been paying your account in full with no interest charges applied and you do not pay your next bill in full, prorated interest charges will be assessed. There is no grace period on cash advances, special transfers, or on any new transaction when there is an unpaid balance from a previous bill.

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

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

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

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

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

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

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

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

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

How can I Close My Account? You can contact Customer Service anytime to request that we close your account. At that time, we'll explain any additional steps to account closure, including balance pay down information and timelines. Please note that if you use your credit card or charges post to your account after you ask us to close it, we can keep your account open.

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

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

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

When will you Credit My Payment?

- For online or over the phone, as of the business day we receive it, as long as they are made by 5 p.m. ET.
- For mailed payments, as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and your check in the enclosed remittance envelope, and 2) your payment is received in one of our processing centers by 5 p.m. local time. Please allow at least 17 business days for mail delivery. Mailed payments retained 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 service 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 60 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
© 2011 Capital One. Capital One is a federally registered service mark. All rights reserved.

EPG-08
11/30/11

Changing Address?

Address

Home Phone

Alternate Phone

E-mail
Address

Please print address or phone number changes 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 payments smoothly:

- Don't staple or paper clip your check to the payment slip.
- Be sure to use the payment envelope that came with your statement. *Using a different envelope could delay processing*
- Please don't include any additional correspondence.
- Last but not least, be sure to write your 16-digit account number on your check.





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

Feb. 04 - Mar. 03, 2013 28 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

MINIMUM PAYMENT

DUE DATE

\$480.80

\$25.00

Mar 28, 2013

Revolving Credit Limit: \$14,500.00

Available Revolving Credit: \$14,019.20

Cash Advance Credit Limit: \$7,250.00

Available Credit for Cash Advances: \$7,250.00

Previous Balance

Payments and Credits

Fees and Interest Charged

Transactions

New Balance

\$2,861.54

-

\$2,861.54

+

\$0.00

+

\$480.80

=

\$480.80

TRANSACTIONS CONTINUED

TOTALS YEAR TO DATE

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



Payment Confirmation

Payment Details

Confirmation Code: CQKLGPBBBG (Submitted on March 18, 2013 3:47 p.m. ET)
 Pay to: World MasterCard4504
 Pay from: Personal Checking - WELLS FARGO BANK, NA....2345
 Payment date: March 18, 2013
 Payment amount: \$480.80

I have authorized Capital One® to initiate an electronic debit from my payment account in the amount listed above. I understand that this is a one-time authorization and must be completed each time I make a payment.

Credit Card Payment Posting Timeframes

Payment submitted on			Posts to account	Funds available
Monday-Saturday	before	5:00 p.m. ET (2:00 p.m. PT)	Same day by midnight	The day after the payment posts by 8:00 a.m ET (5:00 a.m PT)*
Monday-Friday	after	5:00 p.m. ET (2:00 p.m. PT)	Next day by midnight	
Saturday	after	5:00 p.m. ET (2:00 p.m. PT)	Next business day by midnight	
Sunday	anytime		Next business day by midnight **	

Payments are not processed or posted Thanksgiving Day, Christmas Day, or New Year's Day.

* The availability of funds may be delayed at Capital One's sole discretion to ensure payment in good funds.

** If your payment due date falls on Sunday, Thanksgiving, Christmas, or New Year's and you schedule a payment on that date, then your payment will be considered on time.

- You may have three pending (not yet processed) payments per credit card at any given time. The payment date you select must be within 90 days of today's date.
- If your Minimum Payment does not post by your Payment Due Date, you may be charged additional fees.
- Your payment can't exceed your balance plus 10% or \$50,000, whichever is less.
- You can only make online payments for transactions that have posted to your account, not pending transactions. If you'd like to make a payment before a pending transaction posts, you'll need to make that payment by mail. Please visit the Services page for payment addresses and instructions.
- If you are paying your balance in full, your balance includes interest only through your last statement closing date. It may not reflect additional interest charges that may have accrued on your account since that date.

This site provides information about and access to financial services offered by the Capital One family of companies, including Capital One Bank, and Capital One, N.A., members FDIC.

Consult your account agreement for information about the Capital One company servicing your individual accounts. Capital One does not provide, endorse, nor guarantee and is not liable for third party products, services, educational tools, or other information available through this site. Read additional important disclosures.

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

Mar. 04 - Apr. 03, 2013 31 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

\$1,394.11

MINIMUM PAYMENT

\$25.00

DUE DATE

Apr 28, 2013

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$14,500.00

Cash Advance Credit Limit: \$7,250.00

Available Revolving Credit: \$13,105.89

Available Credit for Cash Advances: \$7,250.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.40%.

Previous Balance

\$480.80

Payments and Credits

\$480.80

Fees and Interest Charged

\$0.00

Transactions

\$1,394.11

New Balance

\$1,394.11

Renewal Notice - Your 05/2013 bill will include your \$19.00 annual membership fee. The reverse of this page explains how you may close your account and avoid this fee. Both sides of this page provide important information about your rate(s) and how your interest charge is calculated.

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR MARILYN S PEACOCK #4504

1 18 MAR CAPITAL ONE ONLINE PYMTAuthDate 18-MAR (\$480.80)

TRANSACTIONS FOR MARILYN S PEACOCK #4504

1 04 MAR THE BRIGANTINE #4ESCONDIDOCA \$75.56
2 06 MAR RANCHO BERNARDO JEWELRSAN DIEGOCA \$55.00
3 18 MAR UNITED 01623597590064800-932-2732TX \$282.90

TK#: 01623597590064

PSGR: CALECA/JENNIFERR

ORIG: LAS, DEST: EWR

S/O: X CARRIER: UA SVC: WA

4 18 MAR UNITED 01629200803790800-932-2732TX \$79.00

TK#: 01629200803790

PSGR: CALECA /ECONOMY PLUS 5

ORIG: LAS, DEST: EWR

S/O: X CARRIER: UA SVC: ED

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE 9,973
REWARDS EARNED THIS PERIOD 1,395
(reflects transactions posted during this billing cycle)
AVAILABLE BALANCE AS OF 04/03/2013 11,368

For up-to-date rewards tracking, visit
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	15.65% D	\$0.00	\$0.00
Cash Advances	24.90% D	\$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 5466308244854504 03 1394110480800025002



Account Number: 5466-3082-4485-4504

Due Date

New Balance

Minimum Payment

Amount Enclosed

Apr 28, 2013

\$1,394.11

\$25.00

PLEASE PAY AT LEAST
THIS AMOUNT

MARILYN S PEACOCK
2920 CANTEGRA GLN
ESCONDIDO, CA 92025-7360

MSP 1028
609500

BE SAFE!

Your trash could be an identity thief's gold. Manage your account online and end the paper trail.

Sign up at www.capitalone.com



400009

Capital One Bank (USA), N.A.
P.O. Box 60599
City of Industry, CA 91716-0599

Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope

now can **Avoid Paying Interest Charges?** Each month you pay your "New Balance" in full, you will have a minimum grace period of 25 days with no interest charge on all new 1) purchases, 2) balance transfers, 3) special purchases and 4) other charges. If you have been paying your account in full with no interest charges applied and you do not pay your next bill in full, prorated interest charges will be assessed. There is no grace period on cash advances, special transfers, or on any new transaction when there is an unpaid balance from a previous bill.

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

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

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions). Under this method, we first calculate your daily balance for each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full for 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.

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When will you Credit My Payment?

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

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

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

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

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

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

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

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ETC-08
11/30/11

Changing Address?

Address.....

Home Phone.....

Alternate Phone.....

E-mail
Address.....

Please print address or phone number changes 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 payments smoothly:

- Don't staple or paper clip your check to the payment slip.
- Be sure to use the payment envelope that came with your statement. *Using a different envelope could delay processing.*
- Please don't include any additional correspondence.
- Last but not least, be sure to write your 16-digit account number on your check.



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

Mar. 04 - Apr. 03, 2013 31 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

MINIMUM PAYMENT

DUE DATE

\$1,394.11

\$25.00

Apr 28, 2013

Revolving Credit Limit: \$14,500.00

Available Revolving Credit: \$13,105.89

Cash Advance Credit Limit: \$7,250.00

Available Credit for Cash Advances: \$7,250.00

Previous Balance

\$480.80

Payments and Credits

\$480.80

Fees and Interest Charged

\$0.00

Transactions

\$1,394.11

New Balance

\$1,394.11

TRANSACTIONS CONTINUED

TRANSACTIONS FOR MARILYN S PEACOCK #4504 (CONTINUED)

5	18 MAR JETBLUE 2792190802658208005382583UT	\$203.90
	TK#: 27921908026582	
	PSGR: CALECA/JENNIFER ROSE MS	
	ORIG: JFK, DEST: LAS	
	CARRIER: B6 SVC: Y	
6	21 MAR MARY STEWART BOOKKEEPERSCONDIDOCA	\$225.00
7	26 MAR NJMG NEWSPAPER ADVERT/WOODLAND PARKNJ	\$372.75
8	27 MAR THE 9 IRON GRILLEPARAMUSNJ	\$100.00
	► Total Transactions This Period	\$1,394.11

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



Payment Confirmation

Payment Details

Confirmation Code: CQKLGPBBBH (Submitted on April 05, 2013 2:38 p.m. ET)
 Pay to: World MasterCard4504
 Pay from: Personal Checking - WELLS FARGO BANK, NA....2345
 Payment date: April 26, 2013
 Payment amount: \$1,394.11

I have authorized Capital One® to initiate an electronic debit from my payment account in the amount listed above. I understand that this is a one-time authorization and must be completed each time I make a payment.

Credit Card Payment Posting Timeframes

Payment submitted on			Posts to account	Funds available
Monday-Saturday	before	5:00 p.m. ET (2:00 p.m. PT)	Same day by midnight	The day after the payment posts by 8:00 a.m ET (5:00 a.m PT)*
Monday-Friday	after	5:00 p.m. ET (2:00 p.m. PT)	Next day by midnight	
Saturday	after	5:00 p.m. ET (2:00 p.m. PT)	Next business day by midnight	
Sunday	anytime		Next business day by midnight **	

Payments are not processed or posted Thanksgiving Day, Christmas Day, or New Year's Day.

* The availability of funds may be delayed at Capital One's sole discretion to ensure payment in good funds.

** If your payment due date falls on Sunday, Thanksgiving, Christmas, or New Year's and you schedule a payment on that date, then your payment will be considered on time.

- You may have three pending (not yet processed) payments per credit card at any given time. The payment date you select must be within 90 days of today's date.
- If your Minimum Payment does not post by your Payment Due Date, you may be charged additional fees.
- Your payment can't exceed your balance plus 10% or \$50,000, whichever is less.
- You can only make online payments for transactions that have posted to your account, not pending transactions. If you'd like to make a payment before a pending transaction posts, you'll need to make that payment by mail. Please visit the Services page for payment addresses and instructions.
- If you are paying your balance in full, your balance includes interest only through your last statement closing date. It may not reflect additional interest charges that may have accrued on your account since that date.

This site provides information about and access to financial services offered by the Capital One family of companies, including Capital One Bank, and Capital One, N.A., members FDIC.

Consult your account agreement for information about the Capital One company servicing your individual accounts. Capital One does not provide, endorse, nor guarantee and is not liable for third party products, services, educational tools, or other information available through this site. Read additional important disclosures.

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

Apr. 04 - May. 03, 2013

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

\$6,420.65

MINIMUM PAYMENT

\$64.00

DUE DATE

May 28, 2013

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$14,500.00

Cash Advance Credit Limit: \$7,250.00

Available Revolving Credit: \$8,079.35

Available Credit for Cash Advances: \$7,250.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.40%.

9315.13

Previous Balance

\$1,394.11

Payments and Credits

\$1,394.11

Fees and Interest Charged

\$19.00

Transactions

\$6,401.65

New Balance

\$6,420.65

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR MARILYN S PEACOCK #4504

1 26 APR CAPITAL ONE ONLINE PYMTAuthDate 05-APR (\$1,394.11)

TRANSACTIONS FOR MARILYN S PEACOCK #4504

1 27 APR THE 9 IRON GRILLEPARAMUSNJ \$2,259.38
2 27 APR A&P #70620MIDLAND PARKNJ \$55.99
3 28 APR STOP & SHOP #828DUMONTNJ \$119.58
4 28 APR WHOLEFDS PAR 10279PARAMUSNJ \$9.98
5 28 APR WALGREENS #11804BERGENFIELDNJ \$41.34
6 28 APR LARRYTICKETS OPSIAMA/CANY \$6.25
7 28 APR SUNOCO 0006681110PARAMUSNJ \$39.30
8 28 APR JETBLUE 2790615275033508005382583UT \$50.00
TK#: 27906152750335
PSGR: CALECA/JENNIFER
ORIG: XAA, DEST: XAA
CARRIER: B5 SVC: Y
9 28 APR BURGER KING #12059-007BERGENFIELDNJ \$9.30
10 29 APR STOP & SHOP #423VINYARD HAVENMA \$110.31
11 29 APR FIVE GUYS MYSTICMYSTICCT \$69.40
12 29 APR EXXONMOBIL 97542013BUZZARDS BAYMA \$40.10

Transactions continue on page 2

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE 11,368
REWARDS EARNED THIS PERIOD 6,429
(reflects transactions posted during this billing cycle)
AVAILABLE BALANCE AS OF 05/03/2013 17,797

For up-to-date rewards tracking, visit
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	15.65% D	\$0.00	\$0.00
Cash Advances	24.90% D	\$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 5466308244854504 03 6420651394110064003



Account Number: 5466-3082-4485-4504

Due Date

New Balance

Minimum Payment

Amount Enclosed

May 28, 2013

\$6,420.65

\$64.00

6420.65

PLEASE PAY AT LEAST
THIS AMOUNT

MARILYN S PEACOCK
2920 CANTEGRA GLN
ESCONDIDO, CA 92025-7360

MSP 1822
601167

Set up to pay from auto
5/28/13

GO PAPERLESS!

The trees will thank you.

Sign up at www.capitalone.com



400010

Capital One Bank (USA), N.A.
P.O. Box 60599
City of Industry, CA 91716-0599

Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.

with no interest charge on all new: 1) purchases, 2) balance transfers, 3) special offers. If you have been paying your account in full with no interest charges applied and you want to opt in full, provided interest charges will be assessed. There is no grace period on cash advances, late fees, or on any new transaction when there is an unpaid balance from a previous bill.

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

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

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

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

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

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

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin (previously disclosed to you)	When your APR(s) will change
P 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. Please note that if you use your credit card or charges post to your account after you ask us to close it, we can keep your account open.

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

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

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

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

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

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

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

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

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

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

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

Capital One supports information privacy protection; see our website at www.capitalone.com
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ETC-06
11/30/11

Changing Address?

Address.....

Home Phone.....

Alternate Phone.....

E-mail.....

Address.....

Please print address or phone number changes 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 payments smoothly:

- Don't staple or paper clip your check to the payment slip.
- Be sure to use the payment envelope that came with your statement. Using a different envelope could delay processing.
- Please don't include any additional correspondence.
- Last but not least, be sure to write your 16-digit account number on your check.





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

Apr. 04 - May. 03, 2013 30 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-4504

NEW BALANCE

MINIMUM PAYMENT

DUE DATE

\$6,420.65

\$64.00

May 28, 2013

Revolving Credit Limit: \$14,500.00

Available Revolving Credit: \$8,079.35

Cash Advance Credit Limit: \$7,250.00

Available Credit for Cash Advances: \$7,250.00

Previous Balance

Payments and Credits

Fees and Interest Charged

Transactions

New Balance

\$1,394.11

-

\$1,394.11

+

\$19.00

+

\$6,401.65

=

\$6,420.65

TRANSACTIONS CONTINUED

TRANSACTIONS FOR MARILYN S PEACOCK #4504 (CONTINUED)

13	29 APR	EXXONMOBIL 97542013BUZZARDS BAYMA	\$38.24
14	29 APR	EXXONMOBIL 97542013BUZZARDS BAYMA	\$57.35
15	29 APR	HESS 30322RAMSEYNJ	\$33.36
16	29 APR	HESS 30322RAMSEYNJ	\$18.00
17	29 APR	COURTYARD BY MARRIOTTPARAMUSNJ ARRIVE: 04/26/13 DEPART: 04/29/13 FOLIO#: 000005466 PH#: 201-599-1414	\$644.90
18	29 APR	COURTYARD BY MARRIOTTPARAMUSNJ ARRIVE: 04/26/13 DEPART: 04/29/13 FOLIO#: 000005466 PH#: 201-599-1414	\$639.40
19	29 APR	COURTYARD BY MARRIOTTPARAMUSNJ ARRIVE: 04/26/13 DEPART: 04/29/13 FOLIO#: 000005466 PH#: 201-599-1414	\$593.40
20	29 APR	OCEAN VIEW RESTAURANT OAK BLUFFSMA	\$156.03
21	30 APR	STOP & SHOP #423VINYARD HAVENMA	\$4.50
22	30 APR	STEAMSHIP AUTHORITY/POWOODS HOLEMA	\$187.00
23	30 APR	MARTHA'S VINEYARD OAK BLUFFSMA	\$108.42
24	30 APR	ROCCO'S PIZZERIA VINEYARD HAVENMA	\$70.92
25	30 APR	OUR MARKET OAK BLUFFSMA	\$24.60
26	01 MAY	Stony Creek Gifts AquinnahMA	\$29.75
27	01 MAY	RELIABLE MARKET OAK BLUFFSMA	\$101.61
28	01 MAY	RELIABLE MARKET OAK BLUFFSMA	\$8.21
29	01 MAY	MENEMSHA FISH MARKET CHILMARKMA	\$50.97
30	01 MAY	MENEMSHA FISH MARKET CHILMARKMA	\$34.99
31	01 MAY	OUR MARKET OAK BLUFFSMA	\$15.34
32	02 MAY	MARTHA'S VINEYARD OAK BLUFFSMA	\$695.96
33	02 MAY	THE NET RESULT VINEYARD HAVENMA	\$76.77

► Total Transactions This Period \$6,401.65

FEES

1	03 MAY	CAPITAL ONE MEMBER FEE	\$19.00
Total Fees This Period			\$19.00

INTEREST CHARGED

Total Interest This Period	\$0.00
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TOTALS YEAR TO DATE

Total Fees This Year	\$19.00
Total Interest This Year	\$0.00