Transactions

Visit capitalone.com to see detailed transactions.

JEFFREY S PETRUCCI #6753: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Aug 10	Aug 10	CAPITAL ONE AUTOPAY PYMTAuthDate 10-Aug	- $10,613.53

JEFFREY S PETRUCCI #6753: Transactions

Trans Date	Post Date		Description				Amount
Jul 16	Jul 17		AMAZON MKTPL*RS4UU6391Amzn.com/billWA			I	$8.99
Jul 16	Jul 17		AMAZON MKTPL*RS5OP6MF0Amzn.com/billWA			I	$74.33
Jul 18	Jul 20		EXXON HH 17GRANDYNC		F		$30.21
Jul 22	Jul 23		AMAZON MKTPL*RJ6LS7VP2Amzn.com/billWA			I	$34.13
Jul 23	Jul 24		ZORO TOOLS INC855-2899676IL			I	$132.25
Jul 23	Jul 26		ZORO TOOLS INC855-2899676IL			I	$491.97
Jul 24	Jul 25		AMAZON MKTPL*RJ4BI3QV1Amzn.com/billWA			I	$35.60
Jul 24	Jul 25		VARIDESK* 1800 207 2587800-2072587TX			I	$58.50
Jul 24	Jul 25		AMAZON MKTPL*RJ3WJ4DR1Amzn.com/billWA			I	$66.98
Jul 25	Jul 26		AMAZON MKTPL*RV1VV4OE2Amzn.com/billWA			I	$139.99
Jul 25	Jul 26		ZORO TOOLS INC855-2899676IL			I	$232.76
Jul 25	Jul 26		ZORO TOOLS INC855-2899676IL			I	$242.98
Jul 27	Jul 29		PARAMOUNT+888-274-5343CA		OFF		$6.41
Jul 30	Jul 30		APPLE.COM/BILL866-712-7753CA		OFF		$3.17
Jul 30	Jul 31		PURITY PRODUCTS888-769-7873NY			I	$63.08
Aug 1	Aug 2		ECI SS INC US180-095-9336TX	SOFTWARE	OFF		$1,394.46
Aug 2	Aug 2	P	GOOGLE *YouTube TVg.co/helppay#CA		OFF		$78.10
Aug 3	Aug 5	P	APPLE.COM/BILL866-712-7753CA		OFF		$10.59
Aug 3	Aug 5		PMUSA 758029 WINCHESTE770-8189036GA		OFF		$0.45
Aug 6	Aug 7		PRIMO WATER800-7285508FL #1		OFF		$10.47
Aug 7	Aug 8	P	SXM*SIRIUSXM.COM/ACCT888-635-5144NY		OFF		$66.86
Aug 7	Aug 9		BOWMAN SALES AND EQUIPMEN301-5821793MD		OFF		$160.50
Aug 8	Aug 8	P	RING YEARLY PLANHTTPSRING.COMCA		OFF		$49.99
Aug 8	Aug 9	P	APPLE.COM/BILL866-712-7753CA		OFF		$1.05
Aug 8	Aug 9		PRIMO WATER800-7285508FL #2		OFF		$65.31
Aug 8	Aug 9		WV DMV ON-LINEEGOV.COMWV	TRUCK			$53.50
Aug 8	Aug 9		WV DMV ON-LINEEGOV.COMWV	TRUCK			$142.00
Aug 8	Aug 10		GOIN' POSTALMARTINSBURGWV		OFF		$91.00
Aug 9	Aug 10		STAMPS.COM855-608-2677TX		OFF		$21.19
Aug 9	Aug 10		66EXPRESSLANES833-643-2867VA	TRAVEL			$44.80
Aug 9	Aug 10		WV DMV ON-LINEEGOV.COMWV	TRUCK			$182.00
Aug 9	Aug 12		UNITED 0164424622995UNITED.COMTX	TRAVEL			$34.99

Additional Information on the next page

Transactions (Continued)

Trans Date	Post Date	Description		Amount
Aug 9	Aug 12	UNITED 0164424622996UNITED.COMTX	TRAVEL	$44.99
Aug 14	Aug 15	MURPHY EXPRESS 8712WINCHESTERVA	FUEL	$47.74
Aug 14	Aug 15	PAYPAL *CROATANPOOL CROAT402-935-7733CA	OFF	$260.00
Aug 15	Aug 15	AMZN Mktp US*RU34C1AW2Amzn.com/billWA	INV	$256.90
Aug 16	Aug 16	EMERGE2 DIGITAL INC.WATERLOOON	OFF	$195.00
JEFFREY S PETRUCCI #6753: Total Transactions				**$4,833.24**

HEISTON SUPPLY I #8197: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount

HEISTON SUPPLY I #8197: Transactions

Trans Date	Post Date	Description		Amount
Jul 24	Jul 26	ROYAL FARMS #412MARTINSBURGWV	FUEL	$66.84
Jul 29	Jul 30	84 LUMBER #0435RANSONWV	I	$2,116.80
Jul 29	Jul 31	ROYAL FARMS #412MARTINSBURGWV	FUEL	$110.24
Aug 6	Aug 8	ROYAL FARMS #412MARTINSBURGWV	FUEL	$70.05
Aug 6	Aug 8	ROYAL FARMS #412MARTINSBURGWV	FUEL	$101.79
Aug 7	Aug 8	CONSTRUCTION MATERIALS GWINCHESTERVA	I	$749.40
Aug 7	Aug 8	WM SUPERCENTER #1703MARTINSBURGWV	I	$24.66
Aug 8	Aug 10	ROYAL FARMS #412MARTINSBURGWV	FUEL	$67.21
Aug 12	Aug 13	CONSTRUCTION MATERIALS GWINCHESTERVA	I	$602.40
Aug 12	Aug 14	ROYAL FARMS #412MARTINSBURGWV	FUEL	$95.03
HEISTON SUPPLY I #8197: Total Transactions				**$4,004.42**

KAREN R PETRUCCI #7842: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount

KAREN R PETRUCCI #7842: Transactions

Trans Date	Post Date	Description	Amount

HEISTON SUPPLY II #1089: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount

HEISTON SUPPLY II #1089: Transactions

Trans Date	Post Date	Description		Amount
Jul 17	Jul 19	ROYAL FARMS #412MARTINSBURGWV	FUEL	$125.00
Jul 18	Jul 19	DULLES GREENWAYSTERLINGVA	TRAVEL	$5.25
Jul 18	Jul 19	DULLES GREENWAYSTERLINGVA	TRAVEL	$5.25
Jul 18	Jul 20	ROYAL FARMS #412MARTINSBURGWV	FUEL	$28.42

Additional Information on the next page

Transactions (Continued)

Trans Date	Post Date	Description		Amount
Jul 18	Jul 20	ROYAL FARMS #412MARTINSBURGWV	Fuel	$59.40
Jul 23	Jul 25	ROYAL FARMS #412MARTINSBURGWV	Fuel	$117.04
Jul 24	Jul 25	CONSTRUCTION MATERIALS GWINCHESTERVA	I	$741.72
Jul 25	Jul 26	CHAMBERSBURG RURAL KINGCHAMBERSBURGPA	I	$1,037.61
Aug 1	Aug 3	ROYAL FARMS #412MARTINSBURGWV	Fuel	$69.62
Aug 13	Aug 14	HILTI INC800-879-80000K	I	$398.25
Aug 13	Aug 15	THE WEBSTAURANT STORE INC717-392-7472PA	I	$392.43
Aug 14	Aug 15	THE WEBSTAURANT STORE INC717-392-7472PA	I	$141.59
Aug 14	Aug 15	CONSTRUCTION MATERIALS GWINCHESTERVA	I	$7,706.67
HEISTON SUPPLY II #1089: Total Transactions				**$10,828.25**

Total Transactions for This Period **$19,665.91**

Fees

Trans Date	Post Date	Description	Amount
Total Fees for This Period			**$0.00**

Interest Charged

Interest Charge on Purchases	$0.00
Interest Charge on Cash Advances	$0.00
Interest Charge on Other Balances	$0.00
Total Interest for This Period	**$0.00**

Totals Year-to-Date

Total Fees charged	**$0.00**
Total Interest charged	**$0.00**

Additional Information on the next page

2005404-00

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 Charged
Purchases	22.24% P	$0.00	$0.00
Cash Advances	28.24% P	$0.00	$0.00

Variable APRs: If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.

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

Account Notifications

ⓘ You can find changes to your Rewards program by logging into your account and navigating to the Rewards FAQ section.

ⓘ You are enrolled in AutoPay. You've selected to pay the New Balance shown on this statement, which will be debited from your bank account on your scheduled payment date. If your payment is more than the current balance on your scheduled payment date, we will only debit the current balance.

Protect yourself from scams.
When dealing with uninvited contacts from people, businesses, or social networking sites, always use caution.

Scan this QR Code with your phone's camera to learn more or visit www.capitalone.com/stopscams

005404-0013075-0000006 of 0000006-C07-e2.66f66.0549n

National Brand 45-604 Eye-Ease
45-304 2 - Pack

CREDIT CARD BREAKDOWN

	Initials	Date
Prepared By		
Approved By		

	1	2	3	4
	CARD NUMBER -6753 CAPITAL ONE	DATE 8/16/24		
FUEL	988.59			
ENTERTAINMT	Ø			
TRAVEL	135.28			
TRUCK	377.50			
OFFICE	2,414.55			
INVENTORY	15,749.09			
TOTAL	19,665.91	pd. 9/10/24		
Sent to Adena				

Capital One Business

Spark Cash credit card | Visa Signature Business ending in 6753
Jul 17, 2024 - Aug 16, 2024 | 31 days in Billing Cycle

Payment Information

Payment Due Date
Sep 10, 2024

For online and phone payments, the deadline is 8pm ET.

New Balance
$19,665.91

Minimum Payment Due
$196.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a $39.00 late fee and your APRs may be increased up to the Penalty APR of 34.65%.

MINIMUM PAYMENT WARNING: Even if you make no more charges with this card, if you make only the minimum payment each month we estimate you will never pay off the balance shown on this statement because your payment will be less than the interest charged each month.
If you make more than the minimum payment each period, you will pay less in interest and pay off your balance sooner. For example, if you instead paid $753.00 per month, you would pay off the balance shown on this statement in around 3 years.

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

Account Summary

Previous Balance	$10,613.53
Payments	- $10,613.53
Other Credits	$0.00
Transactions	+ $19,665.91
Cash Advances	+ $0.00
Fees Charged	+ $0.00
Interest Charged	+ $0.00
New Balance	**= $19,665.91**
Credit Limit	$73,000.00
Available Credit (as of Aug 16, 2024)	$53,334.09
Cash Advance Credit Limit	$15,000.00
Available Credit for Cash Advances	$15,000.00

Rewards Summary

Rewards as of: 08/16/2024

Rewards Balance
$388.57

Track and redeem your rewards with our mobile app or on capitalone.com

Previous Balance	Earned This Period	Redeemed this period
$174.24	$214.33	$0.00

Account Notifications

Please check page 5 of this statement for your Account Notifications.

Pay or manage your account at capitalone.com | Customer Service: 800-867-0904 | See reverse for Important Information

Capital One Business

2005404 01 AB 0.547 **AUTO H4 1 6066 25405-550036 -C07-P05420-I

JEFFREY S PETRUCCI
HEISTON SUPPLY INC
36 VARIFORM DR
MARTINSBURG, WV 25405-5500

Save time, stay informed. Discover new features with the Capital One Mobile app.

Scan this QR Code with your phone's camera to download the top-rated Capital One Mobile app.

Payment Due Date: **Sep 10, 2024** Account ending in 6753

New Balance	Minimum Payment Due	Amount Enclosed
$19,665.91	$196.00	$ _____

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Capital One
PO Box 981600
Boston, MA 02298-1600-00

1 4154177708866753 16 0000000000000196004

Transactions

Visit capitalone.com to see detailed transactions.

JEFFREY S PETRUCCI #6753: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Aug 14	Aug 20	URGENT CARE CENTERWINCHESTERVA	- $40.00
Sep 10	Sep 10	CAPITAL ONE AUTOPAY PYMTAuthDate 10-Sep	- $19,665.91

JEFFREY S PETRUCCI #6753: Transactions

Trans Date	Post Date	Description	Amount
Aug 15	Aug 17	TST*WILD GINGERMidlothianVA	$121.76
Aug 15	Aug 17	TST*1870MidlothianVA	$59.82
Aug 15	Aug 17	SHEETZ 0674 00006742BEALETONVA	$11.49
Aug 16	Aug 17	EXXON SAV-U-TIMESOUTH HILLVA	$20.03
Aug 16	Aug 19	WENDYS 1360SOUTH HILLVA	$17.37
Aug 18	Aug 20	HYATT THE CAROLINA INNCHAPEL HILLNC	$908.47
Aug 18	Aug 20	SHEETZ 0221 00002212BEALETONVA	$7.68
Aug 18	Aug 20	SHEETZ 0221 00002212BEALETONVA	$37.81
Aug 23	Aug 24	TST*BRASS CANNON703-753-6140VA	$26.48
Aug 23	Aug 26	MCMASTER-CARR630-834-9600IL	$22.80
Aug 27	Aug 28	PARAMOUNT+888-274-5343CA	$6.41
Aug 28	Aug 30	MCMASTER-CARR630-834-9600IL	$468.14
Aug 29	Aug 30	APPLE.COM/BILL866-712-7753CA	$3.17
Aug 30	Sep 2	ZORO TOOLS INC855-2899676IL	$215.78
Aug 31	Sep 2	GLF*GolfNowReservation844-8004653FL	$27.00
Sep 1	Sep 2	ECI SS INC US180-095-9336TX	$1,394.46
Sep 2	Sep 2	GOOGLE *YouTube TVg.co/helppay#CA	$78.10
Sep 2	Sep 3	AMAZON RETA* ZT5RQ1JL2WWW.AMAZON.COWA	$17.35
Sep 3	Sep 4	APPLE.COM/BILL866-712-7753CA	$10.59
Sep 3	Sep 4	PRIMO WATER800-7285508FL	$10.47
Sep 3	Sep 5	MCMASTER-CARR630-834-9600IL	$43.24
Sep 4	Sep 4	AMAZON MARK* ZT5DA2M72HTTPSAMAZON.CWA	$27.45
Sep 5	Sep 6	PRIMO WATER800-7285508FL	$52.84
Sep 5	Sep 7	OFFICE DEPOT #5910800-463-3768PA	$21.19
Sep 6	Sep 9	OFFICE DEPOT #5910800-463-3768PA	$7.62
Sep 6	Sep 9	OFFICE DEPOT #5910800-463-3768PA	$42.39
Sep 6	Sep 11	BOWMAN SALES AND EQUIPMEN301-5821793MD	$160.50
Sep 7	Sep 9	SXM*SIRIUSXM.COM/ACCT888-635-5144NY	$66.86

Additional Information on the next page

Transactions (Continued)

Trans Date	Post Date	Description	Amount
Sep 8	Sep 9	APPLE.COM/BILL866-712-7753CA	$1.05
Sep 9	Sep 10	STAMPS.COM855-608-2677TX	$21.19
Sep 11	Sep 12	FS COMPRESSION CO LLC336-619-5959NC	$714.10
JEFFREY S PETRUCCI #6753: Total Transactions			**$4,623.61**

HEISTON SUPPLY I #8197: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Aug 30	Aug 31	CONSTRUCTION MATERIALS GWINCHESTERVA	I - $1,013.74

HEISTON SUPPLY I #8197: Transactions

Trans Date	Post Date	Description	Amount
Aug 15	Aug 17	ROYAL FARMS #412MARTINSBURGWV	F $100.00
Aug 16	Aug 17	CONSTRUCTION MATERIALS GWINCHESTERVA	I $440.00
Aug 16	Aug 19	ROYAL FARMS #412MARTINSBURGWV	F $71.00
Aug 19	Aug 20	84 LUMBER #0435RANSONWV	F $2,116.80
Aug 19	Aug 21	AG Truck & Trailer RepairMartinsburgWV	T/C $272.90
Aug 21	Aug 22	LOWES #00627*MARTINSBURGWV	I $436.96
Aug 26	Aug 27	Cotys Auto BodyMartinsburgWV	T/C $19.50
Aug 27	Aug 28	CONSTRUCTION MATERIALS GWINCHESTERVA	I $1,013.74
Aug 30	Aug 31	CONSTRUCTION MATERIALS GWINCHESTERVA	I $162.37
Aug 30	Aug 31	CONSTRUCTION MATERIALS GWINCHESTERVA	I $962.72
HEISTON SUPPLY I #8197: Total Transactions			**$5,595.99**

KAREN R PETRUCCI #7842: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount

KAREN R PETRUCCI #7842: Transactions

Trans Date	Post Date	Description	Amount
Aug 15	Aug 17	SHEETZ 0674 00006742BEALETONVA	F $22.16
Aug 22	Aug 23	MURPHY EXPRESS 8712WINCHESTERVA	F $40.00
Sep 12	Sep 13	MURPHY7634ATWALMARTWINCHESTERVA	F $32.01
KAREN R PETRUCCI #7842: Total Transactions			**$94.17**

HEISTON SUPPLY II #1089: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount

Additional Information on the next page

Transactions (Continued)

HEISTON SUPPLY II #1089: Transactions

Trans Date	Post Date	Description		Amount
Aug 19	Aug 20	THE WEBSTAURANT STORE INC717-392-7472PA	I	$260.05
Aug 20	Aug 21	CONSTRUCTION MATERIALS GWINCHESTERVA	I	$975.05
Aug 24	Aug 26	THE WEBSTAURANT STORE INC717-392-7472PA	I	$376.32
Aug 30	Aug 31	CONSTRUCTION MATERIALS GWINCHESTERVA	I	$1,900.80
Sep 6	Sep 7	CONSTRUCTION MATERIALS GWINCHESTERVA		$554.60
HEISTON SUPPLY II #1089: Total Transactions				**$4,066.82**

Total Transactions for This Period **$14,380.59**

Fees

Trans Date	Post Date	Description	Amount
Total Fees for This Period			**$0.00**

Interest Charged

Interest Charge on Purchases	$0.00
Interest Charge on Cash Advances	$0.00
Interest Charge on Other Balances	$0.00
Total Interest for This Period	**$0.00**

Totals Year-to-Date

Total Fees charged	**$0.00**
Total Interest charged	**$0.00**

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 Charged
Purchases	22.24% P	$0.00	$0.00
Cash Advances	28.24% P	$0.00	$0.00

Variable APRs: If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.

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

Additional Information on the next page

Account Notifications

- Renewal Notice - This periodic statement provides important information about your rate(s) and how your interest charge is calculated.
- You can find changes to your Rewards program by logging into your account and navigating to the Rewards FAQ section.
- You are enrolled in AutoPay. You've selected to pay the New Balance shown on this statement, which will be debited from your bank account on your scheduled payment date. If your payment is more than the current balance on your scheduled payment date, we will only debit the current balance.



Capital One Business

Spark Cash credit card | Visa Signature Business ending in 6753
Aug 17, 2024 - Sep 15, 2024 | 30 days in Billing Cycle

Payment Information

Payment Due Date
Oct 10, 2024

For online and phone payments, the deadline is 8pm ET.

New Balance
$13,326.85

Minimum Payment Due
$133.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a $39.00 late fee and your APRs may be increased up to the Penalty APR of 34.65%.

MINIMUM PAYMENT WARNING: Even if you make no more charges with this card, if you make only the minimum payment each month we estimate you will never pay off the balance shown on this statement because your payment will be less than the interest charged each month.
If you make more than the minimum payment each period, you will pay less in interest and pay off your balance sooner. For example, if you instead paid $511.00 per month, you would pay off the balance shown on this statement in around 3 years.

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

Account Summary

Previous Balance	$19,665.91
Payments	- $19,665.91
Other Credits	- $1,053.74
Transactions	+ $14,380.59
Cash Advances	+ $0.00
Fees Charged	+ $0.00
Interest Charged	+ $0.00
New Balance	**= $13,326.85**
Credit Limit	$73,000.00
Available Credit (as of Sep 15, 2024)	$59,673.15
Cash Advance Credit Limit	$15,000.00
Available Credit for Cash Advances	$15,000.00

Rewards Summary

Rewards as of: 09/14/2024

Rewards Balance
$834.48

Track and redeem your rewards with our mobile app or on capitalone.com

Previous Balance	Earned This Period	Redeemed this period
$388.57	$445.91	$0.00

Account Notifications

Please check page 5 of this statement for your Account Notifications.

Pay or manage your account at capitalone.com

Customer Service: 800-867-0904

See reverse for Important Information

Capital One Business

JEFFREY S PETRUCCI
HEISTON SUPPLY INC
36 VARIFORM DR
MARTINSBURG, WV 25405-5500

Save time, stay informed. Discover new features with the Capital One Mobile app.

Scan this QR Code with your phone's camera to download the top-rated Capital One Mobile app.

Payment Due Date: **Oct 10, 2024**

Account ending in 6753

New Balance	Minimum Payment Due	Amount Enclosed
$13,326.85	$133.00	$ _____

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Capital One
PO Box 981600
Boston, MA 02298-1600-00

1 4154177708866753 15 0000000000000133000

How can I Avoid Paying Interest Charges? If you pay your New Balance in full by the due date **each month**, we will not charge interest on new transactions that post to the purchase balance. If you have been paying in full **without** Interest Charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. Interest Charges on Cash Advances and Special Transfers start on the transaction date. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. See the front of your statement for additional information.

How is the Interest Charge Determined? Interest Charges accrue from the date of the transaction, date the transaction is processed or the first day of the Billing Cycle. Interest accrues daily on every unpaid amount until it is paid in full. Interest accrued during a Billing Cycle posts to your account at the end of the Billing cycle and appears on your next statement. You may owe Interest Charges even if you pay the entire New Balance one month, but did not do so the prior month. Once you start accruing Interest Charges, you generally must pay your New Balance in full two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest Charges are added to the corresponding segment of your account.

Do you assess a Minimum Interest Charge? We may assess a minimum Interest Charge of $0.00 for each Billing Cycle if your account is subject to an Interest Charge.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.

2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.

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

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

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

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service fewer than 40 days after the annual membership Fee was assessed to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

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

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

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

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

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:
P.O. Box 30285, Salt Lake City, UT 84130-0285.

In your letter, give us the following information:
- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:
1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
2) You must not yet have fully paid for the purchase.
If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: P.O. Box 30285, Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Customer Service 800-867-0904

Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

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

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

When will you Credit My Payment?

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