



Visa Business Card

XXXX-XXXX-XXXX 1108

NEW BALANCE

\$91.63

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a \$39.00 late fee and your APRs may be increased up to the Penalty APR of 29.40%.

Credit Limit: \$20,000.00

Cash Credit Limit: \$10,000.00

Available Credit: \$19,908.37

Available Credit for Cash: \$10,000.00

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$55.49	—	\$0.00 +	\$16.20 +	\$19.94 =
			\$19.94	\$91.63

Important Notice: Your account was past due. Under the terms we previously disclosed to you, if your account is past due again in the next 12 billing cycles, your Annual Percentage Rates (APRs) may increase.

BUSINESS TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR CLAUDE SIMON #1108

TRANSACTIONS FOR CLAUDE SIMON #1108

1	05 OCT	PAYPAL *EBAY PURCHASE402-935-7733NJ	\$19.94
		► Total Transactions This Period	\$19.94

FEES

1	28 OCT	PAST DUE FEE	\$15.00
		Total Fees This Period	\$15.00
		Total Fees This Year	\$15.00

Transactions continue on page 2

Help is Available.
Just pick up the phone.



Call 1-800-955-6600 and a specially trained agent will be happy to help you check your balance and make payments.

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	17.90% D	\$75.00	\$1.00
Cash	24.90% D	\$0.00	\$0.00

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

1 4802132086331108 03 0091630056940032006

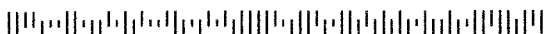


Account Number: 4802-1320-8633-1108

Due Date	New Balance	Minimum Payment	Amount Enclosed
Nov 28, 2010	\$91.63	\$15.00	

CLAUDE SIMON
VERATEX INC
1204 SPRINGWOOD AVE
GIBSONVILLE, NC 27249-2667

D105
87634



Take advantage. Take control.

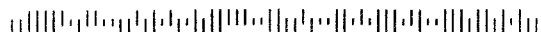
Manage your account online
at www.capitalone.com

- Make payments
- Review account information
- Manage your account in privacy



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



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