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Salt Lake City, UT 84130-0285

BU 0925SBCVA

September 10, 2025

Claude Simon
FRNT A
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NEW YORK NY 10022-4145

000109398
K202



Dear Claude,

Thank you for being a valued customer. There are changes coming to virtual cards. With these changes, account managers and authorized users with online access will be able to manage virtual cards.

What's changing for your account:

- The primary cardholder and account managers will be able to create and manage virtual cards for themselves and other users on the account.
- Authorized users will be able to manage the virtual cards created for them.
- Only the virtual cardholder will have access to the full 16-digit virtual card number.

To ensure your account managers and authorized users can take advantage of their virtual cards:

- As the primary cardholder, you **must** first set up a Capital One account online.
- Account managers and authorized users **must** also set up a Capital One account online.
- New users must activate their physical card.

How to get digitally enrolled:

- For the primary cardholder: please visit capitalone.com or call us at 1-800-227-4845 to set up your online account.
- Please direct your account managers and authorized users to go to capitalone.com or call us at 1-800-227-4845 to set up their own accounts online.

For more details on virtual cards, please review the terms & conditions here:
<https://www.capitalone.com/digital/tools/eno/virtual-card-numbers/terms/>

Sincerely,
Capital One

OID: 0925SBCVA