



## Grow your savings faster with Direct Banking

### Why open a Direct Banking account?

Because it's online, we offer higher rates than many traditional branch banks do on many accounts.

- Get the growth and convenience of saving money online
- FDIC deposit insurance increased to \$250,000 (through 12/31/2013)
- Convenient 24/7 account access  
(Routine or unscheduled maintenance may impact accessibility.)

[capitalonedirect.com](http://capitalonedirect.com)



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[www.capitalone.com/smallbusiness](http://www.capitalone.com/smallbusiness)

Sep. 04 - Oct. 03, 2010 30 Days in Billing Cycle

#### Visa Business Card

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$55.49	\$15.00	Oct 28, 2010

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: \$19,944.51

Available Credit for Cash: \$10,000.00

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$0.00	-\$0.00	+\$0.00	+\$55.49	=\$55.49

Renewal Notice: See both sides of the first page of this statement for important information about rates and interest charge calculation.

#### BUSINESS TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR CLAUDE SIMON #1108

##### TRANSACTIONS FOR CLAUDE SIMON #1108

1 01 OCT PAYPAL *TACKRUS281-751-8421TX	\$55.49
► Total Transactions This Period	\$55.49

#### BUSINESS REWARDS INFORMATION

##### REWARDS EARNED THIS PERIOD

(reflects transactions posted during this billing cycle)

AVAILABLE BALANCE AS OF 10/03/2010

\$0.55

\$0.55

For up-to-date rewards tracking, visit  
[www.capitalone.com](http://www.capitalone.com)  
or simply call 1-800-228-3001



#### FEES

Total Fees This Period	\$0.00
Total Fees This Year	\$0.00

#### INTEREST CHARGED

Total Interest This Period	\$0.00
Total Interest This Year	\$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 Charge
Purchases	17.90% D	\$0.00	\$0.00
Cash	24.90% D	\$0.00	\$0.00

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM/SMALLBUSINESS](http://WWW.CAPITALONE.COM/SMALLBUSINESS) TO MAKE YOUR PAYMENT ONLINE.

1 4802132086331108 03 0055490056940015000

Account Number: 4802-1320-8633-1108

Due Date	New Balance	Minimum Payment	Amount Enclosed
Oct 28, 2010	\$55.49	\$15.00	

PLEASE PAY AT LEAST

**BE SAFE!**

Your trash could be an identity thief's gold. Manage your account online

