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 Customer Service 1-800-867-0904
 www.capitalone.com/sparkbusiness

Jan. 24 - Feb. 23, 2014 31 Days in Billing Cycle

SparkSM Visa Business Card

Account ending in 4413

NEW BALANCE **MINIMUM PAYMENT** **DUE DATE**
\$501.00 **\$15.00** **Mar 20, 2014**



PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$14,400.00 Cash Advance Credit Limit: \$6,000.00
 Available Credit: \$13,899.00 Available Credit for Cash Advances: \$6,000.00

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 APR may be increased up to the Penalty APR of 29.40%.



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| Previous Balance | Payments and Credits | Fees and Interest Charged | Transactions | New Balance |
|------------------|----------------------|---------------------------|--------------|-------------|
| \$180.00 | - \$180.00 | + \$0.00 | + \$501.00 | = \$501.00 |

BUSINESS TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR ROBERT MILLER #4413
 1 14 FEB PAYMENT (\$180.00)

TRANSACTIONS FOR ROBERT MILLER #4413
 1 27 JAN CARY GROVE AREA CHAMBERCARYIL \$40.00 ✓
 2 27 JAN CARY GROVE AREA CHAMBERCARYIL T.F. - \$189.50 \$375.00 ✓
 3 16 FEB PAYPAL *HER ROOM402-935-7733TX R.D. - \$189.50 \$86.00
 ▶ Total Transactions This Period \$501.00

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

BUSINESS REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE 34,857
 REWARDS EARNED THIS PERIOD 627
 (reflects transactions posted during this billing cycle)
 AVAILABLE BALANCE AS OF 02/23/2014 35,484

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 | 9.90% | \$0.00 | \$0.00 |
| Cash Advances | 15.90% | \$0.00 | \$0.00 |

P,L,D,F = Variable Rate. See reverse of page 1 for details