



CAPITAL ONE® APPLICATION TERMS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for the first 12 months. After that, your APR will be 14.4%, 20.4% or 24.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Transfers	0% introductory APR for the first 12 months. After that, your APR will be 14.4%, 20.4% or 24.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.49%. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	26.49%. This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if you make a late payment. How Long Will the Penalty APR Apply? If APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and transfers on the transaction date.
Minimum Interest Charge	No Minimum Interest Charge.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None.
Transaction Fees • Transfer • Cash Advance	3% of the amount of each transferred balance that posts to your account during the first 12 months that your account is open or at a promotional APR that we may offer you at any other time. None for Transfers at the Purchase APR after the first 12 months that your account has been open. Either \$10 or 4% of the amount of each Cash Advance, whichever is greater.
Penalty Fees • Late Payment • Returned Payment	Up to \$38. Up to \$25.

How Do You Calculate My Balance? We use a method called “average daily balance (including new transactions).” See the “How Do You Calculate The Interest Charge?” section.

Can I Lose My Introductory APR? We may end your introductory APR and apply the Penalty APR if you make a late payment.

Am I Eligible For This Offer? Please refer to the enclosed Additional Disclosures & Terms and Conditions.

How Do You Determine My Credit Line? We will determine your credit line after a review of your application and your ability to pay. If your application is approved, the minimum credit line you will receive is \$1,000.

What Should I Put For Total Annual Income? You may include personal income, which is income you have earned, including full-time, part-time, or seasonal jobs, self-employment, interest or dividends, retirement, and public assistance. You may also include shared income, which is money from somebody else that is regularly deposited into your individual account or into a joint account that person shares with you. If you are 21 or over, you may also include somebody else's income that is regularly used to pay your expenses.

What Will My Transfer Fee Be If I Transfer A Balance? Any transferred balance that posts to your account at an introductory or promotional APR that we may offer you will incur a 3% Transfer Fee. If you make a Transfer at the Purchase APR, that transfer will not incur a Transfer Fee.

Can You Change My Account Terms? We can change the terms of your Account as permitted by law. When required, we will send you notice before doing so.

If My Rate Is Increased To The Penalty Rate, Will It Ever Be Reviewed For A Possible Decrease? Yes, in this situation, we'll periodically review your Account for a rate decrease.

How Do You Calculate My Variable Rates? Your variable rates may change when the Prime rate changes. We calculate variable rates by adding a percentage to the Prime Rate published in *The Wall Street Journal* on the 25th day of December, March, June and September. If the *Journal* is not published on that day, then see the immediately preceding edition. Variable rates on the following segments(s) will be updated quarterly and will take effect on the first day of your January, April, July and October Billing periods: Non-Introductory Purchase APR: Prime plus 9.65%, 15.65% or 19.49%; Non-Introductory Transfer APR: Prime plus 9.65%, 15.65% or 19.49%; Cash Advance APR: Prime plus 20.74%; Penalty APR: Prime plus 21.74%. Any increase in the Prime Rate may increase your Interest Charges and your Minimum Payment.

What Are The Daily Periodic Rates Used To Calculate My Interest? The daily periodic rate for your Introductory Purchase APR is 0.00000%; Non-Introductory Purchase APR is 0.03945%, 0.05589% or 0.06641%; Introductory Transfer APR is 0.00000%; Non-Introductory Transfer APR is 0.03945%, 0.05589% or 0.06641%; Cash Advance APR is 0.06984%; and Penalty APR is 0.07258%.

How Do You Calculate My Minimum Payment? If your balance is less than \$25, your minimum payment will be equal to your balance. Otherwise, your minimum payment will be the greater of \$25 or 1% of your balance plus new interest and late payment fees. We will also add any past due amount to your minimum payment. If your Account charges off, the entire balance is due immediately.

ADDITIONAL DISCLOSURES & TERMS AND CONDITIONS

By applying for this credit card account issued by Capital One, N.A. (Capital One®), I understand that I may not be approved if:

- My application is missing required information or the information is unreadable, inaccurate or cannot be verified.
- My address is: a) outside of the 50 United States, Washington, D.C., or a U.S. military location or Canada; b) a correctional institution.
- I am under 18 years of age or do not have a valid Social Security Number or Individual Taxpayer Identification Number.
- I have 5 or more Capital One credit cards or have been in default on a Capital One credit card within the past year.
- I am not a current member in good standing of a participating union, a retired union member, or a family member of a current union member in good standing of a participating union.

"Capital One credit card" may refer to any card issued by Capital One, including co-brand and retail cards.

I acknowledge that if I am approved for this credit card account, Capital One may contact me from time to time regarding my Card and Account as described in my Capital One Customer Agreement. For example, when I give Capital One my mobile telephone number, I expressly consent to receive calls and messages, including prerecorded messages and text messages, at that number from Capital One and their authorized agents including with an automatic telephone dialer (autodialer).

THINGS YOU SHOULD KNOW ABOUT THIS REWARDS PROGRAM

How do I earn rewards? You will earn 1.5% cash back on net purchases (purchases minus any credits or returns) only. Cash advances, balance transfers, and checks used to access your account are not considered purchases and will not earn rewards.

Will my rewards ever expire? Your rewards are yours for the life of the account—they will not expire. But if your account is closed, you will lose any rewards you have not redeemed.

Is there a limit to the amount of rewards I can earn? There is no cap to the amount of rewards you can earn on purchases.

How do I redeem my rewards? You can get your cash back upon request in the form of a statement credit or a check. You can also redeem for gift cards. Rates for redemption options vary and are subject to change without notice.

HARDSHIP GRANTS

After 3 months as a cardholder, you may be eligible for hardship grants. All grants approved for eligible cardholders are paid by check and you never have to pay them back. Grants include:

- Disability Grant: \$1,600-\$2,700. For eligible cardholders who have lost significant income from a long-term illness or disability.
- Hospital Grant: \$1,200. For eligible cardholders with large, unreimbursed hospital expenses.
- Job Loss Grant: \$300. For eligible cardholders who have recently been laid off.
- Strike Grant: \$300. For eligible cardholders who are on union-sanctioned strike or experiencing a union-sanctioned lockout.

Benefits Limitations: These hardship assistance grants are provided and administered through the AFL-CIO Mutual Benefit Plan. Grant amounts can range from \$300 to \$2,700 and vary by grant type. Specific eligibility criteria may vary by grant type. Certain restrictions, limitations and qualifications apply to receiving a grant. These include (but are not limited to):

- The Union Plus Credit Card Account must be in good standing at time the loss event occurred.
- A cardholder may only receive one grant of each grant type for each Union Plus Credit Card Account.
- A cardholder may only receive one grant of each grant type for any unique loss event, even across multiple accounts.
- A cardholder may only apply for loss events that occurred at least 3 months after becoming a cardholder.

Additional information about these hardship assistance grants and eligibility criteria can be obtained at UnionPlus.org/Assistance or by calling Union Privilege at 202-293-5330.

THINGS YOU SHOULD KNOW ABOUT THIS CARD

When Can I Request A Transfer? You may request a transfer 10 days after your Account is opened. Your account may not always be eligible for Transfers. Transfer eligibility is determined by Capital One at our discretion. Transfers between Capital One accounts are not permitted. That means balances cannot be transferred to this account from any other credit card issued by Capital One including, but not limited to cards branded with, Bass Pro Shops CLUB, Cabela's, Kohl's, Sony, GM, BuyPower Card, Union Plus, Walmart and Teamster Privilege.

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.

How Can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date each month, we will not charge interest on any new transactions that post to the Purchase balance. If you have been paying your Account in full without interest charges, but fail to pay your next "New Balance" in full, we will charge interest on the unpaid balance. For Cash Advances and Transfers, we will start charging interest on the transaction date. From time to time, we may give you offers that allow you to pay less than the total balance and avoid interest charges to new transactions that post to your purchase balance. If we do, we will provide details in the specific offer.

How Do You Calculate The Interest Charge? We use a method called Average Daily Balance (including new transactions). Under this method, we first calculate your daily balance; for each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions subject to a grace period are not added to the daily balances.

Next, to find your Average Daily Balance: 1) add the daily balances together for each segment, and 2) divide the sum by the number of days in the billing cycle.

At the end of each billing cycle, we determine your Interest Charge as follows: 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for that segment, and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

How Is The Interest Charge Determined? Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your Account at the end of the billing period and will appear on your next statement. This means you may owe interest charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next statement. Once you start accruing Interest Charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest charges are added to the proper segment of your Account. However, we reserve the right to not assess interest charges.

Are Unauthorized Use Claims Subject To Investigation And Verification? Yes.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

MILITARY LENDING ACT NOTICE

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

To hear this same disclosure and a general description of your payment obligations for this credit card account, please call us toll-free at: 844-788-8999.

During any period in which the Military Lending Act ("the Act") applies to you, no provision of your Cardholder Agreement that is inconsistent with the Act shall apply and your Cardholder Agreement shall be interpreted to comply with the Act.

IMPORTANT INFORMATION ABOUT CREDIT REPORTING

We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

STATE-SPECIFIC INFORMATION

NOTICE FOR OHIO RESIDENTS: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws.

NOTICE FOR NEW YORK AND VERMONT RESIDENTS: Capital One may obtain at any time your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-226-5697 or <http://www.dfs.ny.gov>.

NOTICE FOR WISCONSIN RESIDENTS: No provision of any marital agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision. If you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.

This credit card is issued by Capital One, N.A.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Union Plus is a registered trademark of Union Privilege.

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