

SPARK
BUSINESS

EXCLUSIVE OFFER FOR:
Private Portfolio Of San Diego



EARN UNLIMITED
1.5% CASH BACK

+

NO
ANNUAL FEE

+

OUR LOWEST
INTRO APR

PLUS A \$500 CASH BONUS Only available using your personal codes below



Dear Frank,

The Spark® Cash Select card was built to boost your bottom line. Get rewarded with **unlimited 1.5% cash back on every purchase**, plus no earn caps, annual fee, or expiration date.

Once approved, you'll enjoy a 0% intro APR on purchases until August 2015, with a 12.9%–20.9% variable APR after that.

Plus, through this exclusive offer, you'll also receive a **\$500 one-time cash bonus** when you spend \$4,500 on purchases in the first three months.

So, what's the bottom line? On average, Spark Cash Select customers earn hundreds in cash back a year. Apply for yours today.

WITH SPARK,
UNLIMITED MEANS:

+ 1.5% CASH BACK

+ ON EVERY PURCHASE,
EVERY DAY

+ NO EARN CAPS

+ CASH BACK THAT
DOESN'T EXPIRE

APPLY TODAY



Visit application.capitalone.com



Call **1-800-327-6592**
for personal service



Use your personal codes to apply

Reservation #:

Access Code:

Offer Expires: March 13, 2015

Please note, if we receive your payment after your due date, your introductory APR could expire early. Also, we may increase your APRs if you pay us late twice within 12 months.

Please see the enclosed Important Disclosures for eligibility, rate, fee, and other cost information.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>0% introductory APR through your 08/2015 billing period.</p> <p>After that, your APR will be 12.9%, 16.9% or 20.9%, based on your creditworthiness. ←</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Transfers	<p>12.9%, 16.9% or 20.9%, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>24.9%.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When It Applies	<p>29.4%.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you make a late payment.</p>
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	If you are charged interest, the charge will be no less than \$0.50.
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	None.
<ul style="list-style-type: none"> • Transfer • Cash Advance 	Either \$10 or 3% of the amount of each cash advance, whichever is greater.
Penalty Fees	Up to \$39.
<ul style="list-style-type: none"> • Late Payment • Over-The-Credit-Limit • Returned Payment 	None.

How Do You Calculate My Balance? We use a method called "average daily balance (including new transactions)." See "How Do You Calculate The Interest Charge?" section in the enclosed Additional Disclosures.

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

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 APR Be If I Transfer A Balance? Any balances that you transfer through your 08/2015 billing period will receive your Transfer APR and will be posted to the Special Transfer segment of your account. Any balances that you transfer after that date will receive your Purchase APR and will be posted to the Purchase segment of your account unless the transfer is made in connection with a future offer from us.

Can You Change My APRs? Your introductory APRs may expire and increase to your non-introductory APRs if your payment is received late (3 or more days after your payment due date). We may increase your APRs to the Penalty APR disclosed above if your payment is received late twice within any 12 billing periods. If we increase your APRs to the Penalty APR, we may return you to your non-introductory APRs if you make at least the minimum payment on time for 12 consecutive billing periods. In the future, we may increase your APRs if market conditions change. If we increase your APRs for any reason other than an increase in the Prime rate, or if you paid late as disclosed above, we will notify you in writing of your options in advance, including the right to opt out.

What About Any Other Terms Of My Account? We may change any other terms of your account, other than APRs, at any time. If we change any of these terms, we will notify you in writing of your options in advance, including the right to opt out of certain changes.

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 each month. If the *Journal* is not published on that day, then see the immediately preceding edition. Variable rates on the following segment(s) will be updated monthly and will take effect on your next billing period: Non-Introductory Purchase APR: Prime plus 9.65%, 13.65% or 17.65%; Transfer APR: Prime plus 9.65%, 13.65% or 17.65%; Cash Advance APR: Prime plus 21.65%; Penalty APR: Prime plus 26.15%.

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 \$2,000.

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 0.03534%, 0.04630% or 0.05726%, Transfer APR is 0.03534%, 0.04630% or 0.05726%, Cash Advance APR is 0.06822%, and Penalty APR is 0.08055%. See "How Do You Calculate The Interest Charge?" section in the enclosed Additional Disclosures.

How Do You Calculate My Minimum Payment? If your balance is less than \$15, your minimum payment will be equal to your balance. Otherwise, your minimum payment will be the greater of \$15 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 is 180 days past due, part of a bankruptcy proceeding or otherwise charges off, the entire balance is due immediately.

Visa is a registered trademark of Visa International Service Association.

Refer to the "Additional Disclosures & Terms and Conditions" enclosed for additional important disclosures and rewards information.