

LEGISLATION AND REGULATIONS TOUCH ALL ASPECTS OF OUR COMPANY

From designing a new product to sending an offer and managing the account, Capital One is impacted by the legislation enacted by lawmakers in Washington, D.C. and state capitals, as well as regulations issued at the state and federal levels. The following are some of the laws that impact our business.

Examples of Legislative and Regulatory Controls that Impact Capital One

<p>Product Design</p> <ul style="list-style-type: none"> • Credit CARD Act • Dodd-Frank Wall Street Reform and Consumer Protection Act • Equal Credit Opportunity Act • Electronic Signatures in Global and National Commerce Act (ESIGN) • Electronic Funds Transfer Act • Fair Credit Reporting Act • Federal Deposit Insurance Regulations • Real Estate Settlement Procedures Act • U.S. Postal Service Regulations 	<p>Account Setup</p> <ul style="list-style-type: none"> • Credit CARD Act • Dodd-Frank Wall Street Reform and Consumer Protection Act • Electronic Funds Transfer Act • Fair Credit Reporting Act • Home Mortgage Disclosure Act • Real Estate Settlement Procedures Act • Truth in Lending Act • Truth in Savings Act 	<p>Privacy and Information Security</p> <ul style="list-style-type: none"> • Fair Credit Reporting Act • Federal information security and data breach guidance • Gramm-Leach-Bliley Act • State credit freeze and data breach laws • Telephone Consumer Protection Act
<p>Offer</p> <ul style="list-style-type: none"> • CAN-SPAM • Credit CARD Act • Equal Credit Opportunity Act • Fair Credit Reporting Act • Fair Housing Act • Federal Trade Commission Act • Home Mortgage Disclosure Act requirements • State laws regarding mail, Internet and telephone solicitations, and disclosures • Telemarketing Sales Rule • Telephone Consumer Protection Act • Truth in Lending Act • Truth in Savings Act • U.S. Postal Service Regulations 	<p>Account Management</p> <ul style="list-style-type: none"> • Bankruptcy Act • CAN-SPAM • Credit CARD Act • Dodd-Frank Wall Street Reform and Consumer Protection Act • Electronic Funds Transfer Act • Electronic Signatures in Global and National Commerce Act (ESIGN) • Equal Credit Opportunity Act • Expedited Funds Availability Act • Fair Credit Reporting Act • Fair Debt Collection Act • Fair Housing Act • Federal Trade Commission Act • Office of Foreign Assets Control regulations • Service Members Civil Relief Act • State laws regarding auto finance and mortgages • State laws regarding customer agreements, grace periods, collection laws, and advertisements • Truth in Lending Act • U.S. Postal Service Regulations 	<p>Safety and Soundness Requirements</p> <ul style="list-style-type: none"> • Bank Bribery Act • Bank Holding Company Act • Capital requirements • Dodd-Frank Wall Street Reform and Consumer Protection Act • Federal Deposit Insurance Act • Foreign Corrupt Practices Act • Interstate Banking and Branching Efficiency Act • National Bank Act • Regulation O (loans to insiders) • Sarbanes-Oxley Act • Transactions with Affiliates regulations
<p>Account Evaluation</p> <ul style="list-style-type: none"> • Bank Secrecy Act/PATRIOT Act • Credit CARD Act • Dodd-Frank Wall Street Reform and Consumer Protection Act • Equal Credit Opportunity Act • Fair Credit Reporting Act • Federal Trade Commission Act • Home Mortgage Disclosure Act • Office of Foreign Assets Control regulations • State laws regarding credit evaluation 	<p>We track issues as diverse as:</p> <ul style="list-style-type: none"> • Bankruptcy reform • Community development and relations • Debt and deposit guarantees • Deposit insurance • Derivatives • Economic stabilization • Human resources issues • Interchange • International agreements • Limitations on lending to military personnel • Mortgage lending • Overdrafts • Security breach and identity theft • Small business lending • Tax issues such as Business Activity Tax 	

2014 TRADE GROUP MEMBERSHIPS

Capital One belongs to several trade associations and pays regular dues as required. Capital One fulfills all legal requirements by reporting these dues as a part of the company's compliance with federal and state lobbying and ethics filing disclosures.

American Bankers Association

The American Bankers Association assesses its membership dues based on bank assets. Of the dues paid, \$24,418 was attributable to lobbying expenses in 2014.

American Financial Services Association

The American Financial Services Association assesses its membership dues based on a company's market capitalization. Of the dues paid, \$34,320 was attributable to lobbying expenses in 2014.

The Clearing House Association

The Clearing House Association assesses its membership dues based on the U.S. bank holding company's assets. Of the dues paid, \$50,762 was attributable to lobbying expenses in 2014.

Consumer Bankers Association

The Consumer Bankers Association assesses its membership dues based on bank assets. Of the dues paid, \$81,000 was attributable to lobbying expenses in 2014.

Delaware Bankers Association

The Delaware Bankers Association assesses its membership dues based on an average of the "total assets" reported in filed Call Reports for each of the four quarters during the previous calendar year. Of the dues paid, \$15,080 was attributable to lobbying expenses in 2014.

Electronic Transactions Association

The Electronic Transactions Association assesses its membership dues based on gross payments revenue. Of the dues paid, \$509 was attributable to lobbying expenses in 2014.

Equipment Leasing and Finance Association

The Equipment Leasing and Finance Association assesses its membership dues based on annual volume or total assets, whichever is greater. Of the dues paid, \$4,455 was attributable to lobbying expenses in 2014.

Financial Services Roundtable

The Financial Services Roundtable assesses its membership dues for publicly traded companies based on the current market capital value of the company. Of the dues paid, \$71,750 was attributable to lobbying expenses in 2014.

The International Swaps and Derivatives Association

The International Swaps and Derivatives Association assesses its membership dues based on a tiered level system. Capital One is a "Subscriber" member of the International Swaps and Derivatives Association. Of the dues paid, \$500 was attributable to lobbying expenses in 2014.

Louisiana Bankers Association

The Louisiana Bankers Association assesses its membership dues based on the total in-state deposits of the bank. Of the dues paid, \$10,200 was attributable to lobbying expenses in 2014.

Maryland Bankers Association

The Maryland Bankers Association assesses its membership dues based on the total in-state deposits of the bank. Of the dues paid, \$22,393 was attributable to lobbying expenses in 2014.

Mortgage Bankers Association

The Mortgage Bankers Association assesses its membership dues based on the company's dollar volume of originations. Of the dues paid, \$27,940 was attributable to lobbying expenses in 2014.

2014 TRADE GROUP MEMBERSHIPS (continued)

National Multi Housing Council

The National Multi Housing Council assesses its membership dues based on a tiered level system. Capital One is a "Friend of the Council" member of the National Multi Housing Council. Of the dues paid, \$3,315 was attributable to lobbying expenses in 2014.

National Postal Policy Council

The National Postal Policy Council assesses a single flat fee for members of the Council. Of the dues paid, \$4,000 was attributable to lobbying expenses in 2014.

New Market Tax Credit Coalition

The New Market Tax Credit Coalition assesses its membership dues based on a flat fee. Of the dues paid, \$900 was attributable to lobbying expenses in 2014.

Securities Industry and Financial Markets Association

The Securities Industry and Financial Markets Association assesses its membership dues based on revenue from subsidiaries engaged in U.S. broker/dealer and capital markets activities. Of the dues paid, \$4,058 was attributable to lobbying expenses in 2014.

Texas Bankers Association

The Texas Bankers Association assesses its membership dues based on the in-state assets of the bank. Of the dues paid, \$5,500 was attributable to lobbying expenses in 2014.

U.S. Chamber of Commerce

The U.S. Chamber of Commerce assesses its membership dues based on a tiered level system. Capital One is a "National Level" member of the U.S. Chamber of Commerce. Capital One is also a member of state and local affiliates of the U.S. Chamber. Of the dues paid, \$50,000 was attributable to lobbying expenses in 2014.

Virginia Bankers Association

The Virginia Bankers Association assesses its membership dues based on the total in-state assets of the bank. Of the dues paid, \$6,600 was attributable to lobbying expenses in 2014.

POLITICAL EXPENDITURES GOVERNANCE POLICIES

2014 Statements on Independent Political Expenditures & Ballot Measures and 501(c)(4)s

Capital One did not use any PAC or corporate funds to make any direct independent expenditures on behalf of candidates running for office in 2014. Capital One did not use any PAC or corporate funds in support of or opposition to any ballot measures in 2014. Capital One did not contribute any PAC or corporate funds to special interest groups organized under Section 501(c)(4) of the IRS code in 2014.

Criteria for Political Contributions

Capital One's political contributions during the reporting period were all made in accordance with its Corporate and PAC Political Contributions Guidelines. Contributions for federal offices and some state offices are made through the Capital One Financial Corporation Associates Political Fund. Additionally, Capital One makes corporate contributions in states where permissible under law. These contributions are directed to statewide offices, state legislatures, and, in rare instances, local offices. Capital One does not contribute to candidates for judicial elections. We support candidates, regardless of party affiliation, who responsibly evaluate issues of concern to our company, associates, and customers. We generally focus on members of leadership, members of relevant committees, and members from states or districts where Capital One has facilities.

As a part of Capital One's engagement strategy to maximize its voice, we also make contributions to certain trade association PACs to which Capital One belongs. In addition, periodic contributions are made to leadership PACs of particular members of Congress.

Leadership PACs are set up by members of Congress, and funds are distributed as member-to-member contributions. These are especially important for individuals in party leadership positions because they provide members with a vehicle for financially supporting candidates with whom they are philosophically aligned.

Approval and Reporting of Political Contributions

Requests for political contributions are evaluated by the Contributions Committee and approved by the Senior Vice President of Policy Affairs. Political spending reflects the company's interests and not those of individual associates. We report political contributions semi-annually, based on the calendar year in which they are approved, which may differ from when recipients report receiving the contribution.

2014 Contribution Committee Members

Chairman: Senior Vice President, Policy Affairs

Members:

- Head of Federal Government Affairs
- Head of State Government Affairs
- Senior Director, Policy Affairs
- Senior Director, Policy Affairs
- Director, Policy Affairs
- Senior Project Manager/PAC Administrator, Policy Affairs

Board of Directors Oversight

The Board of Directors plays an important role in overseeing Capital One's public policy engagement and political participation. The Governance and Nominating Committee of the Board, which is composed entirely of independent directors, oversees the Corporation's governance policies regarding political activity and expenditures. This committee also reviews on an annual basis the Corporation's political contributions, including contributions to political action committees, corporate contributions, payments to trade associations, and the Corporation's Policy Affairs Group Annual Report.

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2014 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2014 CONTRIBUTION
Barr, Andy	US House (R-KY)	Financial Services	\$4,500
Beyer, Don	US House (D-VA)	Candidate	\$1,000
Boehner, John	US House (R-OH)	Speaker	\$10,000
Brady, Kevin	US House (R-TX)	Ways & Means	\$1,500
Cantor, Eric	US House (R-VA)	Majority Leader	\$5,000
Carney, John	US House (D-DE)	Financial Services	\$5,500
Coffman, Mike	US House (R- CO)	Armed Services	\$1,000
Comstock, Barbara	US House (R-VA)	Candidate	\$5,000
Connolly, Gerry	US House (D-VA)	Oversight	\$2,000
Costello, Ryan	US House (R-PA)	Candidate	\$5,000
Crenshaw, Ander	US House (R-FL)	Appropriations	\$10,000
Delaney, John	US House (D-MD)	Financial Services	\$3,000
DelBene, Suzan	US House (D-WA)	Agriculture	\$1,000
Duffy, Sean	US House (R-WI)	Financial Services	\$3,000
Farenthold, Blake	US House (R-TX)	Judiciary	\$2,000
Fincher, Stephen	US House (R-TN)	Financial Services	\$8,000
Fitzpatrick, Mike	US House (R-PA)	Financial Services	\$2,000
Forbes, Randy	US House (R-VA)	Judiciary	\$1,000
Frankel, Lois	US House (D-FL)	Transportation	\$1,000
Garcia, Joe	US House (D-FL)	Judiciary	\$1,000
Garrett, Scott	US House (R-NJ)	Financial Services	\$7,500
Gibson, Chris	US House (R-NY)	Armed Services	\$2,000
Goodlatte, Bob	US House (R-VA)	Chairman, Judiciary	\$1,000
Green, Al	US House (D-TX)	Financial Services	\$2,000
Hall, Ralph	US House (R-TX)	Energy & Commerce	\$3,500
Heck, Denny	US House (D-WA)	Financial Services	\$4,000
Hensarling, Jeb	US House (R-TX)	Chairman, Financial Services	\$7,500
Higgins, Brian	US House (D-NY)	Homeland Security	\$2,500
Himes, Jim	US House (D-CT)	Financial Services	\$2,000
Horsford, Steven	US House (D-NV)	Financial Services	\$6,500
Hoyer, Steny	US House (D-MD)	Democratic Whip	\$5,000
Huizenga, Bill	US House (R-MI)	Financial Services	\$7,000
Hultgren, Randy	US House (R-IL)	Financial Services	\$6,000
Hurt, Robert	US House (R-VA)	Financial Services	\$5,000
Israel, Steve	US House (D-NY)	Appropriations	\$4,000
Jenkins, Lynn	US House (R-KS)	Ways & Means	\$4,000
Johnson, Sam	US House (R-TX)	Ways & Means	\$1,000
Kildee, Dan	US House (D-MI)	Financial Services	\$1,000
Kinzinger, Adam	US House (R-IL)	Energy & Commerce	\$2,000
Kline, John	US House (R-MN)	Chairman, Education & Workforce	\$1,000
Luetkemeyer, Blaine	US House (R-MO)	Financial Services	\$7,500
Marchant, Kenny	US House (R-TX)	Ways & Means	\$5,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2014 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2014 CONTRIBUTION
McCarthy, Kevin	US House (R-CA)	Majority Whip	\$5,000
McCaul, Michael	US House (R-TX)	Homeland Security	\$1,000
McHenry, Patrick	US House (R-NC)	Financial Services	\$8,000
Meeks, Gregory	US House (D-NY)	Financial Services	\$2,000
Meng, Grace	US House (D-NY)	Small Business	\$1,000
Messer, Luke	US House (R-IN)	Financial Services	\$2,000
Miller, Candice	US House (R-MI)	Homeland Security	\$2,000
Mullin, Markwayne	US House (R-OK)	Transportation	\$1,000
Mulvaney, Mick	US House (R-SC)	Financial Services	\$4,500
Murphy, Patrick	US House (D-FL)	Financial Services	\$2,500
Neal, Richard	US House (D-MA)	Ways & Means	\$4,500
Neugebauer, Randy	US House (R-TX)	Financial Services	\$3,000
Noem, Kristi	US House (R-SD)	Agriculture	\$2,500
Nunes, Devin	US House (R-CA)	Ways & Means	\$1,500
Olson, Pete	US House (R-TX)	Energy & Commerce	\$1,000
Paulsen, Erik	US House (R-MN)	Ways & Means	\$2,000
Payne, Donald M. Jr.	US House (D-NJ)	Homeland Security	\$1,000
Pearce, Steve	US House (R-NM)	Financial Services	\$2,500
Peters, Gary	US House (D-MI)	Financial Services	\$3,000
Perlmutter, Ed	US House (D-CO)	Financial Services	\$6,000
Pittenger, Robert	US House (R-NC)	Financial Services	\$2,500
Poliquin, Bruce	US House (R-ME)	Candidate	\$2,500
Ratcliffe, John	US House (R-TX)	Candidate	\$2,000
Reed, Tom	US House (R-NY)	Ways & Means	\$1,000
Renacci, Jim	US House (R-OH)	Ways & Means	\$2,000
Rigell, Scott	US House (R-VA)	Armed Services	\$3,000
Roskam, Peter	US House (R-IL)	Ways & Means	\$5,000
Ross, Dennis	US House (R-FL)	Financial Services	\$5,000
Rothfus, Keith	US House (R-PA)	Financial Services	\$2,500
Royce, Ed	US House (R-CA)	Financial Services	\$2,500
Ryan, Paul	US House (R-WI)	Chairman, Budget	\$7,500
Scalise, Steve	US House (R-LA)	Energy & Commerce	\$5,000
Schweikert, David	US House (R-AZ)	Small Business	\$1,000
Schock, Aaron	US House (R-IL)	Ways & Means	\$1,000
Scott, Bobby	US House (D-VA)	Judiciary	\$2,000
Scott, David	US House (D-GA)	Financial Services	\$6,000
Sessions, Pete	US House (R-TX)	Chairman, Rules	\$4,000
Sewell, Terri	US House (D-AL)	Financial Services	\$9,000
Smith, Adrian	US House (R-NE)	Ways & Means	\$2,000
Smith, Lamar	US House (R-TX)	Judiciary	\$2,500
Stutzman, Marlin	US House (R-IN)	Financial Services	\$4,500

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2014 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2014 CONTRIBUTION
Terry, Lee	US House (R-NE)	Energy & Commerce	\$1,000
Tiberi, Pat	US House (R-OH)	Ways & Means	\$4,500
Tonko, Paul	US House (D-NY)	Energy & Commerce	\$1,000
Van Hollen, Chris	US House (D-MD)	Budget	\$1,000
Velázquez, Nydia	US House (D-NY)	Financial Services	\$1,000
Wagner, Ann	US House (R-MO)	Financial Services	\$3,500
Walden, Greg	US House (R-OR)	Energy & Commerce	\$2,000
Westmoreland, Lynn	US House (R-GA)	Financial Services	\$2,500
Williams, Roger	US House (R-TX)	Budget	\$4,000
Wittman, Rob	US House (R-VA)	Armed Services	\$2,000
Zeldin, Lee	US House (R-NY)	Candidate	\$5,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2014 POLITICAL CONTRIBUTIONS (PAC)

US SENATE

SENATE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2014 CONTRIBUTION
Blunt, Roy	US Senate (R-MO)	Commerce	\$10,000
Booker, Cory	US Senate (D-NJ)	Commerce	\$1,000
Brown, Sherrod	US Senate (D-OH)	Banking	\$2,000
Capito, Shelley Moore	US Senate (R-WV)	Candidate	\$5,000
Cochran, Thad	US Senate (R-MS)	Appropriations	\$2,500
Collins, Susan	US Senate (R-ME)	Appropriations	\$3,500
Coons, Chris	US Senate (D-DE)	Judiciary	\$1,000
Cornyn, John	US Senate (R-TX)	Finance	\$4,000
Cotton, Tom	US Senate (R-AR)	Candidate	\$2,500
Daines, Steve	US Senate (R-MT)	Candidate	\$5,000
Gardner, Cory	US Senate (R-CO)	Candidate	\$5,000
Hagan, Kay	US Senate (D-NC)	Banking	\$3,000
Hatch, Orrin	US Senate (R-UT)	Finance	\$1,000
Heller, Dean	US Senate (R-NV)	Banking	\$2,000
Manchin, Joe	US Senate (D-WV)	Banking	\$1,000
Murray, Patty	US Senate (D-WA)	Appropriations	\$1,000
Perdue, David	US Senate (R-GA)	Candidate	\$5,000
Portman, Rob	US Senate (R-OH)	Finance	\$2,500
Roberts, Pat	US Senate (R-KS)	Finance	\$2,000
Rounds, Mike	US Senate (R-SD)	Candidate	\$5,000
Sasse, Ben	US Senate (R-NE)	Candidate	\$1,000
Scott, Tim	US Senate (R-SC)	Commerce	\$1,000
Tillis, Thom	US Senate (R-NC)	Candidate	\$5,000
Warner, Mark	US Senate (D-VA)	Banking	\$5,000
Wyden, Ron	US Senate (D-OR)	Finance	\$2,500

**CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2014 POLITICAL CONTRIBUTIONS (PAC)**

LEADERSHIP COMMITTEE CONTRIBUTIONS (PAC)

LEADERSHIP COMMITTEES	SPONSOR	2014 CONTRIBUTION
AmeriPAC: The Fund for a Greater America	Rep. Steny Hoyer (D-MD)	\$5,000
Ax PAC	Rep. Sean Duffy (R-WI)	\$5,000
Building Leadership And Inspiring New Enterprise (BLAINE) PAC	Rep. Blaine Luetkemeyer (R-MO)	\$5,000
Bluegrass Committee	Sen. Mitch McConnell (R-KY)	\$2,500
Citizens for Prosperity in America Today PAC	Sen. Pat Toomey (R-PA)	\$2,500
DEL PAC	Rep. John Carney (D-DE)	\$5,000
Defend America PAC	Sen. Richard Shelby (R-AL)	\$5,000
Democrats Win Seats (DWS) PAC	Rep. Debbie Wasserman Schultz (D-FL)	\$5,000
EDPAC	Rep. Ed Perlmutter (D-CO)	\$1,500
The Eye of the Tiger Political Action Committee	Rep. Steve Scalise (R-LA)	\$5,000
First State PAC	Sen. Tom Carper (D-DE)	\$2,500
Forward Together PAC	Sen. Mark Warner (D-VA)	\$5,000
Freedom Fund	Sen. Mike Crapo (R-ID)	\$5,000
The Freedom Project	Rep. John Boehner (R-OH)	\$5,000
Funding Republicans Supporting Opportunity And Growth (FROG) Jump PAC	Rep. Stephen Fincher (R-TN)	\$2,500
Heartland Values PAC	Sen. John Thune (R-SD)	\$5,000
Jobs And Innovation Matter (JIM) PAC	Rep. Jim Himes (D-CT)	\$5,000
Jobs, Economy And Budget Fund (JEB FUND)	Rep. Jeb Hensarling (R-TX)	\$5,000
The Madison PAC	Rep. Richie Neal (D-MA)	\$5,000
Majority Committee PAC	Rep. Kevin McCarthy (R-CA)	\$5,000
New York Jobs PAC	Rep. Steve Israel (D-NY)	\$5,000
People For Enterprise Trade And Economic Growth (PETE) PAC	Rep. Pete Sessions (R-TX)	\$5,000
Rely on Your Beliefs Fund	Sen. Roy Blunt (R-MO)	\$5,000
Republican Operation To Secure And Keep A Majority (ROSKAM) PAC	Rep. Peter Roskam (R-IL)	\$5,000
Stand Tall America PAC (STAPAC)	Rep. Mac Thornberry (R-TX)	\$1,000
Upper Hand Fund	Rep. Bill Huizenga (R-MI)	\$5,000
Voice for Freedom PAC	Rep. Tom Price (R-GA)	\$1,000
Wild and Wonderful PAC	Rep. Shelley Capito (R-WV)	\$5,000

CONGRESSIONAL PARTY COMMITTEE CONTRIBUTIONS (PAC)

PARTY COMMITTEES	2014 CONTRIBUTION
National Republican Congressional Committee	\$15,000
National Republican Senatorial Committee	\$15,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND 2014 POLITICAL CONTRIBUTIONS (PAC)

TRADE ASSOCIATIONS CONTRIBUTIONS (PAC)

TRADE ASSOCIATION	2014 CONTRIBUTION
American Bankers Association PAC (BankPAC)	\$5,000
Main Street Banking PAC	\$5,000

STATE & LOCAL CONTRIBUTIONS (PAC)

CANDIDATE	CHAMBER	POSITION OR COMMITTEE	2014 CONTRIBUTION
Abbott, Greg	Statewide (R-TX)	Candidate – Attorney General	\$2,500
Carona, John	State Senate (R-TX)	Chairman, Business & Commerce	\$1,500
Cooper, Roy	Statewide (D-NC)	Attorney General	\$1,000
Daugaard, Dennis	Statewide (R-SD)	Governor	\$2,500
Feldman, Brian	State Senate (D-MD)	Finance	\$500
Frosh, Brian	Statewide (D-MD)	Candidate – Attorney General	\$500
Harper-Brown, Linda	State House (R-TX)	Chairman, Government Efficiency	\$1,000
Jackley, Marty	Statewide (R-SD)	Attorney General	\$1,500
Leggett, Ike	Local (D-MD)	Montgomery County Executive	\$500
Paxton, Ken	State Senate (R-TX)	Candidate – Attorney General	\$1,500
Taylor, Van	State House (R-TX)	Government Efficiency	\$1,000

CAPITAL ONE FINANCIAL CORPORATION
2014 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE AND LOCAL CONTRIBUTIONS (CORPORATE)

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2014 CONTRIBUTION
Adams, Les	State House (R-VA)	Courts of Justice	\$150
Albo, Dave	State House (R-VA)	Chairman, Courts of Justice	\$2,500
Bell, Rob	State House (R-VA)	Commerce & Labor	\$500
Bulova, David	State House (D-VA)	General Laws	\$250
Byron, Kathy	State House (R-VA)	Commerce & Labor	\$1,000
Carrico, Bill	State Senate (R-VA)	Finance	\$250
Chafin, Ben Jr.	State Senate (R-VA)	Commerce & Labor	\$500
Cosgrove, John Jr.	State Senate (R-VA)	Commerce & Labor	\$500
Cox, Kirk	State House (R-VA)	Majority Leader	\$2,000
DeSteph, Bill Jr.	State House (R-VA)	Finance	\$250
Farrell, Peter	State House (R-VA)	Commerce & Labor	\$175
Filler-Corn, Eileen	State House (D-VA)	Finance	\$500
Futrell, Michael	State House (D-VA)	Finance	\$250
Garrett, Tom	State Senate (R-VA)	Courts of Justice	\$1,000
Gilbert, Todd	State House (R-VA)	Courts of Justice	\$1,000
Gray, Adam	State House (D-CA)	Governmental Organization	\$1,250
Greason, Tag	State House (R-VA)	Appropriations	\$750
Habeeb, Greg	State House (R-VA)	Commerce & Labor	\$1,000
Howell, Janet	State Senate (D-VA)	Finance	\$1,500
Howell, William	State House (R-VA)	Speaker of the House	\$4,000
Hugo, Tim	State House (R-VA)	Majority Caucus Chairman	\$1,000
Keam, Mark	State House (D-VA)	Courts of Justice	\$500
Kilgore, Terry	State House (R-VA)	Chairman, Commerce & Labor	\$1,000
LaRock, Dave	State House (R-VA)	Transportation	\$200
Loupassi, Manoli	State House (R-VA)	Commerce & Labor	\$1,000
Marshall, Danny	State House (R-VA)	Commerce & Labor	\$500
Mason, Monty	State House (D-VA)	Courts of Justice	\$500
McClellan, Jennifer	State House (D-VA)	Commerce & Labor	\$1,000
McDougale, Ryan	State Senate (R-VA)	Majority Caucus Chairman	\$1,000
McEachin, Don	State Senate (D-VA)	Minority Caucus Chairman	\$1,000
McWaters, Jeff	State Senate (R-VA)	Commerce & Labor	\$500
Miller, Jackson	State House (R-VA)	Majority Whip	\$2,500
Newman, Steve	State Senate (R-VA)	Commerce & Labor	\$500
Norment, Tommy	State Senate (R-VA)	Majority Leader	\$2,500
O'Bannon, John	State House (R-VA)	Appropriations	\$500
Obenshain, Mark	State Senate (R-VA)	Commerce & Labor	\$1,000
O'Quinn, Israel	State House (R-VA)	Commerce & Labor	\$500
Puller, Linda Toddy	State Senate (D-VA)	Courts of Justice	\$500
Racine, Karl	Districtwide (D-DC)	Candidate – Attorney General	\$1,500
Reeves, Bryce	State Senate (R-VA)	Courts of Justice	\$500
Rust, Tom	State House (R-VA)	Commerce & Labor	\$500

CAPITAL ONE FINANCIAL CORPORATION
 2014 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE AND LOCAL CONTRIBUTIONS (continued)

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2014 CONTRIBUTION
Saslaw, Dick	State Senate (D-VA)	Minority Leader	\$2,500
Schmidt, Derek	Statewide (R-KS)	Attorney General	\$1,000
Schneiderman, Eric	Statewide (D-NY)	Attorney General	\$500
Sickles, Mark	State House (D-VA)	Minority Caucus Chairman	\$300
Stanley, Bill	State Senate (R-VA)	Commerce & Labor	\$500
Stosch, Walter	State Senate (R-VA)	President Pro Tempore	\$1,500
Stuart, Richard	State Senate (R-VA)	Commerce & Labor	\$1,000
Toscano, David	State House (D-VA)	Minority Leader	\$1,000
Villanueva, Ron	State House (R-VA)	Commerce & Labor	\$1,150
Vogel, Jill	State Senate (R-VA)	Courts of Justice	\$500
Wagner, Frank	State Senate (R-VA)	Commerce & Labor	\$1,000
Ware, Lee	State House (R-VA)	Commerce & Labor	\$1,000
Watkins, John	State Senate (R-VA)	Chairman, Commerce & Labor	\$1,500
Zoeller, Greg	Statewide (R-IN)	Attorney General	\$1,000

STATE LEADERSHIP COMMITTEE CONTRIBUTIONS (CORPORATE)

LEADERSHIP COMMITTEES	SPONSOR	2014 CONTRIBUTION
Common Good PAC	Governor Terry McAuliffe (D-VA)	\$15,000

STATE PARTY COMMITTEE CONTRIBUTIONS (CORPORATE)

PARTY COMMITTEE	CHAMBER	SPONSOR	2014 CONTRIBUTION
Democratic Party of Virginia	N/A	N/A	\$2,000
House Republican Caucus	State House (R-VA)	N/A	\$3,500
Joint Democratic Caucus	State House & Senate (D-VA)	N/A	\$3,250
Senate Democratic Caucus	State Senate (D-VA)	N/A	\$500
Senate Republican Caucus	State Senate (R-VA)	N/A	\$3,500

STATE TRADE ASSOCIATION CONTRIBUTIONS (CORPORATE)

STATE TRADE ASSOCIATION PACs	2014 CONTRIBUTION
Virginia Bankers Association PAC	\$1,000
Virginia Chamber of Commerce PAC	\$1,000

MISCELLANEOUS CONTRIBUTIONS (CORPORATE)

FORUM	SPONSOR	2014 CONTRIBUTION
Democratic Attorneys General Association	N/A	\$25,000
Democratic Governors Association	N/A	\$10,000
Republican Attorneys General Association	N/A	\$25,000
Republican Governors Association	N/A	\$10,000
US Capitol Historical Society	Chairman Spencer Bachus Portrait Fund	\$2,500
Women in Housing & Finance Foundation	Tribute to Senator Tim Johnson	\$2,500

Steven Boms, Director

Steve joined Capital One in 2011 and represents Capital One before the U.S. Congress, with a particular focus on securities, derivatives, and capital markets issues. Prior to joining Capital One, Steve opened the Washington, D.C. offices of a New York-based equity options exchange and represented the exchange before the federal government. He formerly worked on Capitol Hill for six years for U.S. Congressman Gary Ackerman (D-NY), a senior member of the House Financial Services Committee, where he served as the Congressman's Legislative Director. Steve received his bachelor's degree in international studies from American University and earned his MBA from Penn State University.

Jim Brown, Head of State Government Relations & Associate General Counsel

Jim joined Capital One in 2008. He is responsible for all Capital One engagement with state government officials throughout the United States. Prior to joining Capital One, Jim served 10 years as General Counsel and Washington Director of The Council of State Governments, where he served as the primary intermediary between various state elected officials around the country and their federal counterparts working in Congress and the President's administration in Washington, D.C. Jim graduated cum laude from Vanderbilt University with a bachelor's degree in English and political science. He earned his law degree at Washington University School of Law in St. Louis, Missouri, and is licensed to practice law in Illinois, the District of Columbia, and Virginia.

Steven DeLuca, Senior Director

Steven joined Capital One in 1999 and serves as Capital One's principal government relations contact for New Jersey, South Dakota, Texas, and Virginia. Steven also manages Capital One's PAC. Prior to joining the Policy Affairs Group, Steven was Chief of Staff to the SVP of Capital One's Payments Business and also worked in Capital One's Risk Operations group. Steven graduated magna cum laude from Drew University with a bachelor's degree in political science, and in 2009 he received Drew's Outstanding Young Alumni Award. He is a volunteer firefighter and life member of Hanover Fire & EMS Company 10. He was named a "Top 40 Under 40" in Richmond, Virginia's *Style Weekly* magazine and is a graduate of the Sorensen Institute for Political Leaders Program at the University of Virginia and Leadership Metro Richmond. He serves on the Board of Trustees of the Valentine Museum.

Jennifer Meyett, PAC Administrator and Executive Assistant

Jennifer joined Capital One in 1998. Since then, she has served as an executive assistant for members of the Policy Affairs Group. Additionally, Jennifer manages the administration of Capital One's Political Action Committee. Jennifer has a bachelor's degree in administration of justice from Virginia Commonwealth University.

Rick Olson, Senior Director

Rick joined Capital One in 1999. Prior to joining Capital One, Rick served on former Governor George Allen's (R-VA) senior leadership team. He started his career in politics working for former U.S. Congressman Christopher Cox (R-CA), who subsequently served as the chairman of the Securities and Exchange Commission. Rick received his bachelor's degree in political science from the University of California at Irvine and earned his MBA from Virginia Commonwealth University.

Anh Quach, Principal Project Manager

Anh joined Capital One in 2004. She is responsible for monitoring, tracking, and reporting legislation in 15 states. She is also responsible for federal regulatory monitoring and serves as a project manager for all corporate comment letters issued to the federal banking and consumer agencies. Prior to joining Capital One, Anh worked at the American Institute in Taiwan, Commercial Section, where she specialized in transportation and communications issues and international trade legislation. Anh received a bachelor's degree in political science from Grinnell College and earned a master's certificate in project management from George Washington University and an advanced master's certificate from Stanford University (SCPM).

John Rayburn, Senior Director & Assistant General Counsel – Regulatory & Policy

John joined Capital One in 2012. He is responsible for federal regulatory policy matters, advises on federal regulatory rulemakings impacting Capital One, and represents Capital One before the federal banking agencies related to the same, including through drafting of comment letters. Prior to joining Capital One, John was a financial institutions and corporate & finance associate at the New York and Washington, D.C. offices of a major New York-based law firm, where he represented financial institutions on a range of regulatory and enforcement matters, mergers and acquisitions, securities offerings, and general corporate matters. John earned his J.D. from The West Virginia University College of Law, summa cum laude, and prior to law school worked as a software engineer, having previously earned bachelor's degrees in computer science and in Spanish, both from West Virginia University.

Sarah Scott, Administrative Assistant

Sarah joined Capital One in 2012 as a legacy ING associate. Since then, she has served as an administrative assistant for the Legal Department, Enterprise Risk Management and now members of the Policy Affairs Group. Prior to joining Capital One, she provided administrative support for more than 10 years to a high net worth family office.

Larry Stein, Senior Vice President

Larry joined Capital One in 2003. He brings to Capital One over 25 years of political experience, including serving as Assistant to the President for Legislative Affairs to President Clinton, senior staff member for Senate Majority Leader Tom Daschle (D-SD), and Senate Budget Committee Staff Director. Larry also has private industry experience with the NASDAQ Stock Market and spent two years in Japan assisting with liberalizing Japanese financial markets.

Francine Tuck, Manager, Legal Regulatory & Policy Affairs

Francine joined Capital One in 1995. She is responsible for monitoring, tracking, and reporting legislation in 27 states. She is also responsible for federal regulatory monitoring and serves as a project manager for corporate comment letters issued to the federal banking and consumer agencies. Francine also manages the Legal & Regulatory Advisory Clearinghouse process. Prior to joining Capital One, Francine worked at various federal government agencies, including the Office of the Secretary at the U.S. Department of Housing and Urban Development (HUD), the Department of Defense, and the Pentagon, as well as with private law firms.

Emily Weems, Head of Federal Government Relations

Emily joined Capital One in 2006 and currently serves as the head of Federal Government Relations. Prior to joining Capital One, Emily served as Professional Staff on the House Financial Services Committee for Chairman Mike Oxley (R-OH). In that position, Emily focused on issues under the jurisdiction of the Financial Institutions and Consumer Credit Subcommittee, chaired by U.S. Congressman Spencer Bachus (R-AL). From 2000 to 2005, Emily worked for U.S. Congressman Mike Castle (R-DE), a senior member of the House Financial Services Committee. Emily received her bachelor's degree in communications and political science from the University of Miami and a master's degree in political science from Catholic University.