



2020 Government and Policy Affairs Group **Annual Report**

December 31, 2020



LEGISLATION AND REGULATIONS TOUCH ALL ASPECTS OF OUR COMPANY

At Capital One, we believe that engaging in the legislative and regulatory rulemaking processes are important for our business and our customers and associates. Advocacy gives us a voice and a platform to reinforce our values and move our industry and our country forward through the power of effective policy making.

Given the highly regulated nature of our business, we focus the majority of our time and attention on banking policy. Legislation and regulations touch all aspects of our company. From designing a new product to capital requirements and the corporate tax code, 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, federal and local levels. Legislation takes years of planning, dialogue and cultivation to develop.

We engage on a variety of public policy issues affecting the financial services industry. These issues include, among others, macro-prudential regulation, privacy, tax, technology, employment, cybersecurity, community development lending and consumer protection. We embrace the role that regulation plays in ensuring the safety and soundness of our industry and protecting the vital interest of our customers—be they individual consumers, small businesses or large corporations. In 2020 the global pandemic required an extraordinary mobilization of government resources at the federal, state and local levels, and we focused on policies impactful to our customers, both consumers and businesses, as well as our associates and communities.

Beyond policies that impact our economy and financial system, Capital One is also focused on efforts that affect our associates and customers. We actively lend our voice to national and local efforts to advance affordable housing goals, set environmental standards, and create a more diverse and inclusive workforce and society through our support of the Equality Act, the Equal Rights Amendment and social justice causes. Through speaker series, policy communications and non-partisan “Get Out the Vote (GOTV)” drives, we provide associates of all political backgrounds with the tools and information to engage on the issues that matter most to them.

Capital One also engages in political expenditures through an associate-funded Political Action Committee (PAC), as well as nominal corporate expenditures, as further detailed in this report. The Center for Political Accountability, in conjunction with the Zicklin Center for Business Ethics Research at the Wharton School (University of Pennsylvania), has consistently recognized Capital One for our commitment to transparent political disclosure and effective governance and accountability.

At Capital One we continuously seek to engage policymakers thoughtfully, staying true to our central tenets of doing the best for our customers, associates, communities and the overall company.

2020 TRADE GROUP MEMBERSHIPS

Capital One belongs to 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, \$25,983 was attributable to lobbying expenses.

American Financial Services Association

The American Financial Services Association assesses its membership dues based on a company's market capitalization. Of the dues paid, \$40,000 was attributable to lobbying expenses.

Association of National Advertisers

The Association of National Advertisers assesses its membership dues based on bank assets. Of the dues paid, \$13,530 was attributable to lobbying expenses.

Bank Policy Institute

The Bank Policy Institute assesses its membership dues for publicly traded companies based on the current market capital value of the company. Of the dues paid, \$85,000 was attributable to lobbying expenses.

Colorado Bankers Association

Capital One is a member of the Colorado Bankers Association but did not have any payments attributable to lobbying expenses.

Consumer Bankers Association

The Consumer Bankers Association assesses its membership dues based on bank assets. Of the dues paid, \$203,753.13 was attributable to lobbying expenses.

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, \$8,000 was attributable to lobbying expenses.

Electronic Transactions Association

The Electronic Transactions Association assesses its membership dues based on gross payments revenue. Of the dues paid, \$17,850 was attributable to lobbying expenses.

Federation of Exchange Accommodators

The Federation of Exchange Accommodators assesses its membership dues as a flat fee for associate members. Of the dues paid, \$2,960 was attributable to lobbying expenses.

Florida Bankers Association

The Florida Bankers Association assesses its membership dues as a flat fee for institutions without deposits in the state. Of the dues paid, \$4,824 was attributable to lobbying expenses.

International Swaps and Derivatives Association

The International Swaps and Derivatives Association assesses its membership dues based on the total in-state assets of the bank. Of the dues paid, \$1,700 was attributable to lobbying expenses.

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, \$18,700 was attributable to lobbying expenses.

Massachusetts Bankers Association

The Massachusetts Bankers Association assesses its membership dues as a flat fee for institutions without deposits in the state. Of the dues paid, \$2,085 was attributable to lobbying expenses.

2020 TRADE GROUP MEMBERSHIPS (continued)

Mortgage Bankers Association

The Mortgage Bankers Association assesses its membership dues based on a firm's origination and servicing volume. Of the dues paid, \$8,240.82 was attributable to lobbying expenses.

Nebraska Bankers Association

The Nebraska Bankers Association assesses its membership dues based on the total in-state assets of the bank. Of the dues paid, \$700 was attributable to lobbying expenses.

New York Bankers Association

Capital One is a member of the New York Bankers Association but did not have any payments attributable to lobbying expenses.

Securities Industry and Financial Markets Association

The Securities Industry and Financial Markets Association assesses its membership dues based on revenue from subsidiaries engaged in US broker/dealer and capital markets activities. Of the dues paid, \$5,904.10 was attributable to lobbying expenses.

Structured Finance Industry Group

The Structured Finance Industry Group assigns dues according to the most relevant or comprehensive membership category of the institution, based on its market function and size. Of the dues paid, \$13,200 was attributable to lobbying expenses.

US Chamber of Commerce

The US Chamber of Commerce assesses its membership dues based on a tiered level system. Capital One is a "National Level" member of the US Chamber of Commerce. Capital One is also a member of state and local affiliates of the US Chamber. Of the dues paid, \$70,000 was attributable to lobbying expenses.

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.

Capital One was a member of the trade associations listed above in the calendar year 2020. Payments and related compliance filing dates may vary, however, based on payment schedules.

POLITICAL EXPENDITURES GOVERNANCE POLICIES

2020 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 2020. Capital One did not use any PAC or corporate funds in support of or opposition to any ballot measures nor did Capital One's Government and Policy Affairs Group contribute any PAC or corporate funds to special interest groups organized under Section 501(c)(4) of the IRS code in 2020.

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 and local offices are made through the Capital One Financial Corporation Associates Political Fund. Additionally, Capital One makes corporate contributions in states where permissible by law. These contributions are directed to statewide offices, state legislatures and local offices. Capital One does not contribute to presidential or judicial candidates. All political contributions made in calendar year 2020 are included within this report.

We support candidates, on a bipartisan basis, 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. We also seek to support candidate's that focus on broader issues of importance to our communities and associates, including community support and those that create a more diverse and inclusive workforce and society.

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, contributions are made to leadership PACs of particular members of Congress and general purpose committees supporting coalitions of candidates.

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. The committee approves on an annual basis its contribution criteria, spending guidelines and total corporate expenditure budget. This committee also reviews on an annual basis the Corporation's political contributions, including contributions to candidates, political action committees, corporate contributions, PAC to PAC contributions (e.g., trade associations PACs) and the Corporation's Government and Policy Affairs Group Annual Report.

Approval and Reporting of Political Contributions

Requests for political contributions are evaluated by the Contributions Committee and approved by the Vice President, Head of Government and 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.

Contribution Committee Members as of December 31, 2020

Chair:

Vice President, Head of Government and Policy Affairs

Members:

- Vice President, Head of State and Local Government Affairs
- Sr. Director, Federal Government Affairs
- Sr. Manager, Federal Government Affairs, PAC Manager
- Sr. Manager, Regulatory, State and Local Government Affairs
- Manager, State and Local Government Affairs
- Principal Associate, State and Local Government Affairs
- Principal Associate, Government and Policy Affairs
- Associate, Project Manager, PAC Administrator, Government and Policy Affairs

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2020 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES

US HOUSE CANDIDATE	CHAMBER	COMMITTEE OR LEADERSHIP POSITION	2020 CONTRIBUTION
Adams, Alma	US House (D-NC)	Financial Service	\$2,500
Arrington, Jodey	US House (R-TX)	Ways & Means	\$3,000
Barr, Andy	US House (R-KY)	Financial Services	\$5,000
Beatty, Joyce	US House (D-OH)	Financial Services	\$5,000
Beyer, Don	US House (D-VA)	Ways & Means	\$2,500
Bishop, Sanford	US House (D-GA)	Appropriations	\$1,000
Brady, Kevin	US House (R-TX)	Ways & Means	\$5,000
Budd, Ted	US House (R-NC)	Financial Services	\$5,000
Cardenas, Tony	US House (D-CA)	Energy & Commerce	\$1,000
Carter, John	US House (R-TX)	Appropriations	\$1,000
Case, Ed	US House (D-HI)	Appropriations	\$1,000
Clay, William Lacy	US House (D-MO)	Financial Services	\$2,500
Cleaver, Emanuel	US House (D-MO)	Financial Services	\$5,000
Clyburn, Jim	US House (D-SC)	Majority Whip	\$5,000
Connolly, Gerry	US House (D-VA)	Oversight & Reform	\$2,500
Davis, Danny	US House (D-IL)	Ways & Means	\$1,000
DelBene, Suzan	US House (D-WA)	Ways & Means	\$1,000
Emmer, Tom	US House (R-MN)	Financial Services	\$5,000
Fletcher, Elizabeth	US House (D-TX)	Science, Space & Technology	\$1,000
Forternberry, Jeff	US House (R-NE)	Appropriations	\$1,000
Foster, Bill	US House (D-IL)	Financial Services	\$5,000
Garcia, Sylvia	US House (D-TX)	Financial Services	\$5,000
Gonzalez, Anthony	US House (R-OH)	Financial Services	\$5,000
Gonzalez, Vincente	US House (D-TX)	Financial Services	\$2,500
Gooden, Lance	US House (R-TX)	Financial Services	\$1,000
Gottheimer, Josh	US House (D-NJ)	Financial Services	\$5,000
Hern, Kevin	US House (R-OK)	Small Business	\$2,500
Herrera-Beutler, Jaime	US House (R-WA)	Appropriations	\$2,500
Hill, French	US House (R-AR)	Financial Services	\$5,000
Hollingsworth, Trey	US House (R-IN)	Financial Services	\$4,000
Horsford, Steven	US House (D-NV)	Ways & Means	\$1,000
Hoyer, Steny	US House (D-MD)	Majority Leader	\$5,000
Huizenga, Bill	US House (R-MI)	Financial Services	\$5,000
Jeffries, Hakeem	US House (D-NY)	Judiciary	\$1,000
Joyce, Dave	US House (R-OH)	Appropriations	\$2,000
Kelly, Mike	US House (R-PA)	Ways & Means	\$2,500
Kelly, Robin	US House (D-IL)	Energy & Commerce	\$5,000
Kildee, Dan	US House (D-MI)	Ways & Means	\$1,500
Kilmer, Derek	US House (D-WA)	Appropriations	\$5,000
Krishnamoorthi, Raja	US House (D-IL)	Oversight & Reform	\$5,000
Kustoff, David	US House (R-TN)	Financial Services	\$2,000
LaHood, Darin	US House (R-IL)	Ways & Means	\$5,000
Lawson, Al	US House (D-FL)	Financial Services	\$1,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2020 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	COMMITTEE OR LEADERSHIP POSITION	2020 CONTRIBUTION
Lewis, John	US House (D-GA)	Ways & Means	\$2,500
Loudermilk, Barry	US House (R-GA)	Financial Services	\$5,000
McAdams, Ben	US House (D-UT)	Financial Services	\$2,500
McEachin, Donald	US House (D-VA)	Energy & Commerce	\$5,000
McHenry, Patrick	US House (R-NC)	Financial Services	\$5,000
Meeks, Gregory	US House (D-NY)	Financial Services	\$5,000
Mooney, Alex	US House (R-WV)	Financial Services	\$1,000
Moore, Gwen	US House (D-WI)	Ways & Means	\$1,000
Murphy, Stephanie	US House (D-FL)	Ways & Means	\$5,000
Neal, Richard	US House (D-MA)	Ways & Means	\$5,000
Panetta, Jimmy	US House (D-CA)	Ways & Means	\$2,500
Reed, Tom	US House (R-NY)	Ways & Means	\$2,500
Richmond, Cedric	US House (D-LA)	Judiciary	\$5,000
Riggleman, Denver	US House (R-VA)	Financial Services	\$2,500
Rochester, Lisa Blunt	US House (D-DE)	Energy & Commerce	\$5,000
Rodgers, Cathy McMorris	US House (R-WA)	Energy & Commerce	\$4,000
Schneider, Brad	US House (D-IL)	Ways & Means	\$1,000
Scott, Bobby	US House (D-VA)	Education & Labor	\$2,500
Sessions, Peter	US House (R-TX)	Candidate	\$5,000
Sewell, Terri	US House (D-AL)	Ways & Means	\$5,000
Shalala, Donna	US House (D-FL)	Rules	\$4,000
Sherman, Brad	US House (D-CA)	Financial Services	\$5,000
Smucker, Lloyd	US House (R-PA)	Education	\$1,000
Steil, Brian	US House (R-WI)	Financial Services	\$5,000
Suozzi, Thomas	US House (D-NY)	Ways & Means	\$4,000
Taylor, Scott	US House (R-VA)	Candidate	\$2,500
Taylor, Van	US House (R-TX)	Financial Services	\$4,000
Thompson, Mike	US House (D-CA)	Ways & Means	\$5,000
Timmons, William	US House (R-SC)	Financial Services	\$1,000
Vargas, Juan	US House (D-CA)	Financial Services	\$5,000
Veasy, Marc	US House (D-TX)	Energy & Commerce	\$2,500
Wagner, Ann	US House (R-MO)	Financial Services	\$5,000
Walorski, Jackie	US House (R-IN)	Ways & Means	\$5,000
Williams, Roger	US House (R-TX)	Financial Services	\$2,500
Wittman, Rob	US House (R-VA)	Armed Services	\$2,500
Zeldin, Lee	US House (R-NY)	Financial Services	\$1,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2020 POLITICAL CONTRIBUTIONS (PAC)

US SENATE

US SENATE CANDIDATE	CHAMBER	COMMITTEE OR LEADERSHIP POSITION	2020 CONTRIBUTION
Cassidy, Bill	US Senate (R-LA)	Finance	\$4,000
Coons, Chris	US Senate (D-DE)	Appropriations	\$4,000
Cornyn, John	US Senate (R-TX)	Finance	\$2,500
Daines, Steve	US Senate (R-MT)	Commerce	\$5,000
Ernst, Joni	US Senate (R-IA)	Small Business	\$2,500
Jones, Doug	US Senate (D-AL)	Banking	\$2,500
Marshall, Roger	US Senate (R-KS)	Candidate	\$2,500
McSally, Martha	US Senate (R-AZ)	Banking	\$4,000
Purdue, David	US Senate (R-GA)	Banking	\$1,000
Smith, Tina	US Senate (D-MN)	Banking	\$4,000
Tillis, Thom	US Senate (R-NC)	Banking	\$5,000

LEADERSHIP COMMITTEE CONTRIBUTIONS

LEADERSHIP COMMITTEES	SPONSOR	2020 CONTRIBUTION
Abraham Lincoln PAC	US Rep. Darin LaHood (R-IL)	\$2,500
Across the Aisle PAC	General Purpose Committee: House (D)	\$5,000
AMERI PAC	US Rep. Steny Hoyer (D-MD)	\$5,000
Ann PAC	US Rep. Ann Wagner (R-MO)	\$5,000
BARR PAC	US Rep. Andy Barr (R-KY)	\$5,000
Blue Dog PAC; The Blue Dog Coalition	General Purpose Committee: House (D)	\$5,000
BOLD PAC; The Congressional Hispanic Caucus	General Purpose Committee: Bicameral (D)	\$5,000
Brave PAC	US Rep. David Scott (D-GA)	\$5,000
BRIDGE PAC	US Rep. Jim Clyburn (D-SC)	\$5,000
Build America PAC	US Rep. Gregory Meeks (D-NY)	\$5,000
BLAINE PAC	US Rep. Blaine Luetkemeyer (R-MO)	\$5,000
Citizens for Prosperity in America Today (CPAT) PAC	US Sen. Pat Toomey (R-PA)	\$5,000
Congressional Black Caucus (CBC) PAC	General Purpose Committee: Bicameral (D)	\$5,000
Continuing America's Strength & Security (CASS) PAC	US Sen. Bill Cassidy (R-LA)	\$5,000
Developing A New Generation (DANG) PAC	US Rep. Stephanie Murphy (D-FL)	\$5,000
Dogwood PAC	US Rep. Don McEachin (D-VA)	\$2,500
Elect Democratic Women PAC	General Purpose Committee: Bicameral (D)	\$5,000
Emmer PAC	US Rep. Tom Emmer (R-MN)	\$5,000
Equality PAC	General Purpose Committee: Bicameral (D)	\$5,000
Eye of the Tiger PAC	US Rep. Steve Scalise (R-LA)	\$5,000
First State PAC	US Sen. Tom Carper (D-DE)	\$5,000
Free State PAC	US Sen. Jerry Moran (R-KS)	\$5,000
Freedom Fund	US Sen. Mike Crapo (R-ID)	\$5,000
Georgia PAC	US Rep. Tom Graves (R-GA)	\$5,000
Getting Stuff Done PAC	US Sen. Kyrsten Sinema (D-AZ)	\$5,000
Heartland Values PAC	US Sen. John Thune (R-SD)	\$5,000
IMPACT PAC	US Sen. Charles Schumer (D-NY)	\$2,500
In the Arena PAC	US Rep. French Hill (R-AR)	\$5,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2020 POLITICAL CONTRIBUTIONS (PAC)

LEADERSHIP COMMITTEE CONTRIBUTIONS (continued)

LEADERSHIP COMMITTEES	SPONSOR	2020 CONTRIBUTION
Innovation PAC	US Rep. Patrick McHenry (R-NC)	\$5,000
Jersey Values PAC	US Rep. Josh Gottheimer (D-NJ)	\$5,000
Madison PAC	US Rep. Richard Neal (D-MA)	\$5,000
Majority Committee PAC	US Rep. Kevin McCarthy (R-CA)	\$5,000
Moderate Democrats PAC	General Purpose Committee: Senate (D)	\$5,000
New Democrat Coalition Action Fund	General Purpose Committee: House (D)	\$5,000
New Voice PAC	US Rep. Joyce Beatty (D-OH)	\$5,000
PAC Unitatis	General Purpose Committee: House (R)	\$5,000
Pelican PAC	US Sen. John Kennedy (R-LA)	\$5,000
Project West PAC	US Sen. Cory Gardner (R-CO)	\$5,000
Southern California Fund	US Rep. Brad Sherman (D-CA)	\$5,000
Steve PAC	US Rep. Steve Stivers (R-OH)	\$2,500
The Country Roads PAC	US Sen. Joe Manchin (D-WV)	\$5,000
Tomorrow Is Meaningful (TIM) PAC	US Sen. Tim Scott (R-SC)	\$5,000
Treasure PAC	US Sen. Jon Tester (D-MT)	\$5,000
Upper Hand Fund	US Rep. Bill Huizenga (R-MI)	\$5,000
Value In Electing Women (VIEW) PAC	General Purpose Committee: Bicameral (R)	\$5,000

TRADE ASSOCIATIONS CONTRIBUTIONS

TRADE ASSOCIATION	2020 CONTRIBUTION
Bank PAC (American Bankers Association)	\$5,000
Bank Policy Institute PAC (Bank Policy Institute)	\$5,000
CBA PAC (Consumer Bankers Association)	\$2,500
ETAPAC (Electronic Transactions Association)	\$2,000
Louisiana Bankers Association State PAC (Louisiana Bankers Association)	\$1,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2020 POLITICAL CONTRIBUTIONS (PAC)

STATE & LOCAL CONTRIBUTIONS

CANDIDATE	CHAMBER	COMMITTEE OR LEADERSHIP POSITION	2020 CONTRIBUTION
Abbott, Greg	Statewide (R-TX)	Governor	\$2,500
Capriglione, Giovanni	State House (R-TX)	Appropriations	\$1,000
Eckhardt, Sarah	State Senate (D-TX)	Candidate	\$1,000
Flynn, Dan	State House (R-TX)	Pensions, Investments & Financial Services	\$1,000
Goldman, Craig	State House (R-TX)	Licensing & Administrative Procedures	\$1,000
Hancock, Kelley	State Senate (R-TX)	Business & Commerce	\$1,000
Hinojosa, Gina	State House (D-TX)	Defense & Veterans' Affairs	\$1,000
Leach, Jeff	State House (R-TX)	Pensions, Investments & Financial Services	\$1,500
Longoria, Oscar	State House (D-TX)	Appropriations	\$1,000
Morrissey, Patrick	Statewide (R-WV)	Attorney General	\$1,000
Noble, Candy	State House (R-TX)	Ways & Means	\$1,000
Parker, Tan	State House (R-TX)	Pensions, Investments & Financial Services	\$1,000
Phelan, Dade	State House (R-TX)	State Affairs	\$2,500
Rose, Toni	State House (D-TX)	Appropriations	\$1,000
Sanford, Scott	State House (R-TX)	Ways & Means	\$1,000
Shaheen, Matt	State House (R-TX)	Ways & Means	\$1,000
Thompson, Senfronia	State House (D-TX)	Licensing	\$1,000

CAPITAL ONE FINANCIAL CORPORATION
2020 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE & LOCAL CONTRIBUTIONS

MEMBER	CHAMBER	COMMITTEE OR LEADERSHIP POSITION	2020 CONTRIBUTION
Abinanti, Thomas	State House (D-NY)	Banks	\$250
Adams, Chris	State House (R-MD)	Banking	\$250
Adams, Les	State House (R-VA)	Courts of Justice	\$500
Aird, Lashrecse	State House (D-VA)	Appropriations	\$1,000
Atkins, Toni	State Senate (D-CA)	President Pro Tempore	\$2,000
Augustine, Malcolm	State Senate (D-MD)	Finance	\$250
Ayala, Hala	State House (D-VA)	Finance	\$1,000
Bagby, Lamont	State House (D-VA)	Labor & Commerce	\$2,500
Bauer-Kahan, Rebecca	State House (D-CA)	Banking & Finance	\$1,000
Bell, Rob	State House (R-VA)	Courts of Justice	\$1,000
Benjamin, Brian	State Senate (D-NY)	Budget & Revenues	\$500
Bourne, Jeff	State House (D-VA)	Courts of Justice	\$1,000
Boysko, Jennifer	State Senate (D-VA)	Judiciary	\$1,000
Bradford, Steve	State Senate (D-CA)	Banking & Financial Institutions	\$2,500
Brewer, Emily	State House (R-VA)	Appropriations	\$1,500
Bulova, David	State House (D-VA)	General Laws	\$1,000
Burke, Autumn	State House (D-CA)	Banking & Finance	\$2,500
Byron, Kathy	State House (R-VA)	Caucus Chair	\$1,500
Carney, John	Statewide (D-DE)	Governor	\$1,200
Carr, Betsy	State House (D-VA)	Appropriations	\$500
Chafin, Ben	State Senate (R-VA)	Judiciary	\$1,000
Chau, Ed	State House (D-CA)	Privacy & Consumer Protection	\$2,500
Cosgrove, John	State Senate (R-VA)	Education & Health	\$1,000
Cox, Kirk	State House (R-VA)	Appropriations	\$2,500
Coyner, Carrie	State House (R-VA)	Counties, Cities & Towns	\$1,500
Crosby, Brian	State House (D-MD)	Banking	\$250
Dahle, Brian	State Senate (R-CA)	Banking & Financial Institutions	\$1,500
Dahle, Meghan	State House (R-CA)	Appropriations	\$1,500
Deeds, Creigh	State Senate (D-VA)	Finance	\$1,000
Delaney, Karrie	State House (D-VA)	Courts of Justice	\$1,000
DeSteph, Bill	State Senate (R-VA)	Transportation	\$1,000
Dinowitz, Jeffrey	State House (D-NY)	Judiciary	\$500
Dunnavant, Siobahn	State Senate (R-VA)	General Laws	\$2,500
Ebbin, Adam	State Senate (D-VA)	Finance & Appropriations	\$1,000
Favola, Barbara	State Senate (D-VA)	Rehabilitation & Social Services	\$2,500
Feldman, Brian	State Senate (D-MD)	Finance	\$500
Fennell, Diana	State House (D-MD)	Banking	\$250
Filler-Corn, Eileen	State House (D-VA)	Speaker of the House	\$3,000
Ford, Aaron	Statewide (D-NV)	Attorney General	\$2,500
Fowler, Buddy	State House (R-VA)	Finance	\$1,000
Gabriel, Jesse	State House (D-CA)	Banking & Finance	\$1,000
Gilbert, Todd	State House (R-VA)	Minority Leader	\$2,500
Gonzales, Lena	State Senate (D-CA)	Judiciary	\$1,000

CAPITAL ONE FINANCIAL CORPORATION
2020 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE & LOCAL CONTRIBUTIONS (continued)

MEMBER	CHAMBER	COMMITTEE OR LEADERSHIP POSITION	2020 CONTRIBUTION
Grayson, Timothy	State House (D-CA)	Banking & Finance	\$1,000
Griffith, Melony	State Senate (D-MD)	President Pro Tempore	\$500
Harmon, Don	State Senate (D-IL)	Judiciary	\$2,500
Hashmi, Ghazala	State Senate (D-VA)	General Laws	\$1,000
Hayes, Cliff	State House (D-VA)	Communications, Technology & Innovation	\$1,500
Heretick, Steve	State House (D-VA)	Finance	\$500
Herring, Charniele	State House (D-VA)	Majority Leader	\$2,500
Hope, Patrick	State House (D-VA)	Courts of Justice	\$1,000
Howell, Janet	State Senate (D-VA)	Finance & Appropriations	\$2,500
Hoylman, Brad	State Senate (D-NY)	Judiciary	\$500
Irwin, Jacqui	State House (D-CA)	Privacy & Consumer Protection	\$1,000
Jenkins, Clinton	State House (D-VA)	Communications, Technology & Innovation	\$500
Jones, Adrienne	State House (D-MD)	Speaker of the House	\$1,000
Jones, Jay	State House (D-VA)	Appropriations	\$1,000
Kaminsky, Todd	State Senate (D-NY)	Environmental Conservation	\$250
Keam, Mark	State House (D-VA)	Finance	\$2,500
Kiggans, Jen	State Senate (R-VA)	General Laws	\$1,000
Kilgore, Terry	State House (R-VA)	Courts of Justice	\$1,000
Kipke, Nic	State House (R-MD)	Minority Leader	\$500
Krizek, Paul	State House (D-VA)	Appropriations	\$500
Leftwich, Jay	State House (R-VA)	Courts of Justice	\$500
Lewis, Lynwood	State Senate (D-VA)	Commerce & Labor	\$2,500
Lindsey, Joseph	State House (D-VA)	Finance	\$1,000
Locke, Mamie	State Senate (D-VA)	Caucus Chair	\$2,500
Lucas, Louise	State Senate (D-VA)	President Pro Tempore	\$2,500
Marsden, Dave	State Senate (D-VA)	Finance	\$1,000
Mason, Monty	State Senate (D-VA)	General Laws	\$1,000
McClellan, Jennifer	State Senate (D-VA)	Finance & Appropriations	\$2,500
McDougle, Ryan	State Senate (R-VA)	Caucus Chair	\$2,500
McNamara, Joe	State House (R-VA)	Finance	\$500
McQuinn, Delores	State House (D-VA)	Appropriations	\$1,000
Miyares, Jason	State House (R-VA)	Courts of Justice	\$1,000
Mugler, Martha	State House (D-VA)	Finance	\$1,000
Mullin, Mike	State House (D-VA)	Courts of Justice	\$1,000
Murphy, Kathleen	State House (D-VA)	Finance	\$2,500
Newman, Steve	State Senate (R-VA)	Finance & Appropriations	\$1,000
Newsom, Gavin	Statewide (D-CA)	Governor	\$2,500
Noem, Kristi	Statewide (R-SD)	Governor	\$4,000
Norment, Tommy	State Senate (R-VA)	Minority Leader	\$2,500
Obenshain, Mark	State Senate (R-VA)	Commerce & Labor	\$1,000
Orrock, Robert	State House (R-VA)	Finance	\$1,000
Peake, Mark	State Senate (R-VA)	Transportation	\$2,500
People-Stokes, Crystal	State House (D-NY)	Majority Leader	\$500

CAPITAL ONE FINANCIAL CORPORATION
2020 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE & LOCAL CONTRIBUTIONS (continued)

MEMBER	CHAMBER	COMMITTEE OR LEADERSHIP POSITION	2020 CONTRIBUTION
Peters, Doug	State Senate (D-MD)	Capital Budget	\$500
Petrie-Norris, Cottie	State House (D-CA)	Appropriations	\$1,000
Pillion, Todd	State Senate (R-VA)	General Laws	\$1,000
Portantino, Anthony	State Senate (D-CA)	Banking & Financial Institutions	\$1,500
Queen, Pam	State House (D-MD)	Banking	\$250
Ransone, Margaret	State House (R-VA)	Courts of Justice	\$1,500
Reid, David	State House (D-VA)	Appropriations	\$500
Rendon, Anthony	State House (D-CA)	Speaker of the House	\$1,500
Ruff, Frank	State Senate (R-VA)	Finance	\$1,000
Runion, Chris	State House (R-VA)	Communications, Technology & Innovation	\$500
Rush, Nick	State House (R-VA)	Appropriations	\$1,000
Sanders, James	State Senate (D-NY)	Banks	\$500
Saslaw, Dick	State Senate (D-VA)	Majority Leader	\$3,500
Scott, Brandon	Local (D-MD)	Baltimore Mayoral Candidate	\$1,000
Scott, Don	State House (D-VA)	Finance	\$1,000
Sickles, Mark	State House (D-VA)	Appropriations	\$1,000
Simon, Marcus	State House (D-VA)	Courts of Justice	\$1,000
Simonds, Shelly	State House (D-VA)	Public Safety	\$500
Spruill, Lionell	State Senate (D-VA)	Commerce & Labor	\$1,000
Stanley, Bill	State Senate (R-VA)	Judiciary	\$1,000
Stoney, Levar	Local (D-VA)	Mayor, Richmond	\$5,200
Stuart, Richard	State Senate (R-VA)	Judiciary	\$1,000
Sullivan, Rip	State House (D-VA)	Caucus Chair	\$2,500
Surovell, Scott	State Senate (D-VA)	Commerce & Labor	\$1,000
Umberg, Thomas	State Senate (D-CA)	Judiciary	\$1,000
Van Valkenburg, Schuyler	State House (D-VA)	Privileges & Elections	\$1,000
Vogel, Jill	State Senate (R-VA)	Finance & Appropriations	\$2,500
Ware, Lee	State House (R-VA)	Finance	\$1,500
Watts, Vivian	State House (D-VA)	Finance	\$2,500
Webert, Michael	State House (R-VA)	Communications, Technology & Innovation	\$1,000
Wicks, Buffy	State House (D-CA)	Banking	\$1,000
Willett, Rodney	State House (D-VA)	Health, Welfare & Institutions	\$1,000
Wilt, Tony	State House (R-VA)	Labor & Commerce	\$500

CAPITAL ONE FINANCIAL CORPORATION
2020 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE & LOCAL LEADERSHIP COMMITTEE CONTRIBUTIONS

LEADERSHIP COMMITTEES	CHAMBER	SPONSOR	2020 CONTRIBUTION
Virginia for Everyone	State House (D-VA)	Del. Jennifer Carroll Foy	\$250
The Way Ahead	Statewide (D-VA)	Gov. Ralph Northam	\$5,000
One Richmond PAC	Local (D-VA)	Richmond Mayor Levar Stoney	\$2,500

STATE PARTY COMMITTEE CONTRIBUTIONS

PARTY COMMITTEE	2020 CONTRIBUTION
Delaware Democrats 2020	\$1,000
New York State Democratic Assembly Campaign Committee	\$500
New York State Republican Assembly Campaign Committee	\$500
New York State Senate Democratic Campaign Committee	\$500
New York State Senate Republican Campaign Committee	\$500
Virginia House Democratic Caucus	\$1,000
Virginia House Republican Campaign Committee	\$2,500
Virginia Joint Democratic Caucus (Commonwealth Victory Fund)	\$2,000
Virginia Legislative Black Caucus	\$2,750
Virginia Senate Democratic Caucus	\$1,000
Virginia Senate Republican Caucus	\$2,500

STATE TRADE ASSOCIATION CONTRIBUTIONS

STATE TRADE ASSOCIATION PACS	2020 CONTRIBUTION
Attorney General Alliance	\$35,000
Democratic Attorneys General Association	\$50,000
Democratic Governors Association	\$20,000
Republican Attorneys General Association	\$50,000
Republican Governors Association	\$15,000
Republican State Legislative Committee	\$30,000
Virginia Bankers Association State PAC	\$2,500

Steven DeLuca, Vice President, Head of State and Local Government Affairs

Steven joined Capital One in 1999 and leads Capital One's State and Local Government Affairs Team. He is Capital One's principal government relations liaison to the States of California and Virginia and he previously managed Capital One's PAC. Prior to joining the Government & Policy Affairs Group, Steven was Chief of Staff to the Head 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 graduate of the Sorensen Institute for Political Leaders Program at the University of Virginia and Leadership Metro Richmond. He serves on the Board of Directors of VCU Health Systems.

Ralston King, Manager, State and Local Government Affairs

Ralston joined Capital One in 2018 and serves as Capital One's principal government relations liaison in Texas, Louisiana, Illinois, New York, Maryland and several other states. Ralston also oversees Capital One's attorneys general portfolio. Prior to joining Capital One, Ralston was Assistant Vice President of Government Relations for the Medical Society of Virginia, where he served as the Head of Government Affairs Liaison and Executive Director of the Political Action Committee. From 2009-2015, he worked as an associate for a government affairs firm in Richmond, Virginia. Ralston received his bachelor's degree in History from Randolph-Macon College.

Lauren McKown, Principal Associate, State & Local Government Affairs

Lauren joined Capital One in January 2017 and serves as Capital One's principal government relations liaison in Florida, Georgia, Massachusetts and several other states. She also serves as GPAG's liaison for our Café markets. Lauren previously worked at the Vectre Corporation, a Richmond-based government affairs firm. She graduated from Washington and Lee University with a bachelor's degree in American Politics & Government. Outside of Capital One, Lauren is Head Coach of the Godwin High School Girls' Varsity Soccer Team

Andy Navarrete, Executive Vice President, External Affairs

Andy joined Capital One in 1999 and currently serves as Executive Vice President, External Affairs. He oversees the company's Government and Policy Affairs, Regulatory Relations and Corporate Affairs functions. Andy has served as Chief Counsel for each of the company's major business units. He also led the Legal Department's corporate and consumer bank regulatory and Legal Management teams and served as Assistant Corporate Secretary. Prior to joining Capital One, Andy was an attorney with the law firm of Morgan Lewis in Washington, D.C. He began his legal career in the International Section of the Legal Division of the Federal Reserve Board. Prior to law school, he worked for the House Banking Committee and as a federal relations specialist for APCO Associates. Andy serves as an Adjunct Professor of Banking Law at Georgetown University Law School. He received his J.D. from Boston College and his undergraduate degree from the College of William & Mary.

Allison Paine, Principal Associate, Government and Policy Affairs

Allie joined Capital One in 2016 and supports GPAG's internal and external opportunities for associate engagement. She uses strategic project management to coordinate GPAG events and communications to raise awareness among Capital One associates about the public policy and political processes as it relates to Capital One. Allie joined Capital One in the Management Rotation Program, where she supported a multitude of programs in the Auto Finance line of business. Allie graduated with a Bachelor of Science in Industrial and Systems Engineering from Texas A&M University.

Mina Patel, Associate, Project Manager & PAC Administrator

Mina joined Chevy Chase Bank in 1989 which was then acquired by Capital One in 2009. She joined GPAG in August 2015 as an Administrative Assistant and PAC Administrator. She is the PAC Administrator and Project Manager overseeing various team projects, including budget, technology migrations and vendor management. Prior to joining GPAG, Mina was in the Human Resources Client group, where she supported a Managing Vice President and an HR senior leadership team. Mina has also served as a Branch Manager and part-time Teller with the former Chevy Chase Bank.

Francine Tuck, Senior Manager, Legal Regulatory & Policy Affairs

Francine joined Capital One in 1995. She is responsible for monitoring, tracking and reporting state and local legislation in various states as well as monitoring legislation in the US Territories. Francine is also responsible for monitoring federal regulatory agencies and serves as the project manager for corporate comment letters issued to the federal banking and consumer agencies. Prior to joining Capital One, Francine worked at various federal government agencies, including the Office of the Secretary at the US Department of Housing and Urban Development (HUD), the Department of Defense and the Pentagon, as well as with private law firms.

Joe Vidulich, Senior Manager, Federal Government Affairs & PAC Manager

Joe joined Capital One in 2016 as a member of GPAG's state government relations team. Joe joined Capital One's federal team in 2020 where he focuses on issues of importance to the Commercial and Retail Bank as well as Environmental, Social and Governance policy issues before the US Congress. Joe also serves as the manager of Capital One's PAC. Before joining Capital One, Joe was Vice President of Government Relations for the Northern Virginia Chamber of Commerce, where he had a focus on cybersecurity, economic development and transportation policy matters. Joe received his bachelor's degree in political science and public administration with certificates in campaign management and public affairs and issue advocacy from American University. He serves on the boards of the American Council of Young Political Leaders and the Northern Virginia Urban League. He previously served as president of the American University Alumni Association from 2017-2018.

Emily Weems, Vice President, Head of Government and Policy Affairs

Emily joined Capital One in 2006 and currently serves as the head of Government and Policy Affairs. 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 US Congressman Spencer Bachus (R-AL). Emily also worked for US 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.

Nick Zupancic, Senior Director, Federal Government Affairs

Nick joined Capital One in 2016 and represents Capital One before the US Congress, with a particular focus on cybersecurity, fintech and payment issues. Prior to joining Capital One, Nick worked on Capitol Hill for 10 years, including five years as Chief of Staff for US Representative Scott Tipton (R-CO). Prior to that, he worked for US Senator Wayne Allard (R-CO), a senior member of the Senate Banking and Appropriations Committees. Nick received his bachelor's degree in Political Science from the University of Colorado.