FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940 OMB APPROVAL
OMB Number: 3235-0287
Estimated average burden
hours per response: 0.5

			01 000		vesiment con	ipany Act of 1940						
1. Name and Address of Reporting Person* FAIRBANK RICHARD D				r Name and Ticker	• •	mbol <u>L CORP</u> [COF]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
<u>FAIRDAN</u>	K KICHARD I	<u>_</u>					X	Director	10% 0	Dwner		
(Last)	st) (First) (Middle)			of Earliest Transac	tion (Month/D	ay/Year)	X	Officer (give title below)	Other (specify below)			
1680 CAPITAL ONE DRIVE				2013			Chairman, CEO and President					
(Street)				endment, Date of C	Driginal Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line)					
MCLEAN	VA	22102					X	Form filed by One	e Reporting Pers	on		
(City)	(State)	(Zip)						Form filed by Mor Person	e than One Repo	orting		
		Table I - No	n-Derivative S	ecurities Acqu	uired, Disp	osed of, or Benefic	cially C	Dwned				
Date			2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4		5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership		

(Month/Day/Year) 8) (Month/Day/Year) 8) Code V Amount (A) or (D) Price (C) (Instr. 4) (I) (Instr. 4)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

	(cigi, pulo, bulo, bulo														
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	[′]		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		(Instr. 4)		
2013 Restricted Stock Units	\$0.0000 ⁽¹⁾	01/31/2013		A		38,841		02/10/2016	02/10/2016	Common Stock	38,841	\$0.0000	38,841	D	
Stock Options	\$56.32	01/31/2013		Α		325,985		02/10/2016	01/30/2023	Common Stock	325,985	\$0.0000	325,985	D	

Explanation of Responses:

1. Each restricted stock unit will be settled in cash based on the Company's average fair market value of the underlying shares of common stock over the twenty trading days preceding the vesting date.

<u>Gregory W. Seward (POA on file)</u>

02/04/2013

** Signature of Reporting Person

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

Date