

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

## 2016 TRADE GROUP MEMBERSHIPS

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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, \$84,156 was attributable to lobbying expenses in 2016.

### **American Financial Services Association**

The American Financial Services Association assesses its membership dues based on a company's market capitalization. Of the dues paid, \$38,000 was attributable to lobbying expenses in 2016.

### **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, \$11,801 was attributable to lobbying expenses in 2016.

### **Consumer Bankers Association**

The Consumer Bankers Association assesses its membership dues based on bank assets. Of the dues paid, \$96,900 was attributable to lobbying expenses in 2016.

### **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, \$7,500 was attributable to lobbying expenses in 2016.

### **Electronic Transactions Association**

The Electronic Transactions Association assesses its membership dues based on gross payments revenue. Of the dues paid, \$5,250 was attributable to lobbying expenses in 2016.

### **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, \$72,750 was attributable to lobbying expenses in 2016.

### **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, \$22,550 was attributable to lobbying expenses in 2016.

### **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, \$24,858 was attributable to lobbying expenses in 2016.

### **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, \$6,500 was attributable to lobbying expenses in 2016.

### **New York Bankers Association**

The New York Bankers Association assesses its membership dues based on the total in-state assets of the bank. Of the dues paid, \$20,000 was attributable to lobbying expenses in 2016.

### **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, \$5,113 was attributable to lobbying expenses in 2016.

## 2016 TRADE GROUP MEMBERSHIPS (continued)

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### **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, \$155,000 was attributable to lobbying expenses in 2016.

### **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, \$5,500 was attributable to lobbying expenses in 2016.

## POLITICAL EXPENDITURES GOVERNANCE POLICIES

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### 2016 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 2016. Capital One did not use any PAC or corporate funds in support of or opposition to any ballot measures in 2016. 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 2016.

### 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 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. Additionally, we may consider a candidate's positions on other issues that impact our ability to attract and retain top workforce talent.

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 Vice President 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.

### 2016 Contribution Committee Members

Chairman:

Vice President, Government and Policy Affairs

Members:

- Head of State and Local Government Affairs
- Senior Director, State and Local Government Affairs
- Director, Federal Government Affairs
- Director, Federal Government Affairs
- Manager, State & Local Government Affairs
- Principal Coordinator, Policy Affairs/PAC Administrator

### 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 Government and Policy Affairs Annual Report.

**CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2016 POLITICAL CONTRIBUTIONS (PAC)**

**US HOUSE OF REPRESENTATIVES**

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2016 CONTRIBUTION
Aguilar, Pete	US House (D-CA)	Armed Services	\$1,000
Amodei, Mark	US House (R-NV)	Appropriations	\$1,000
Barr, Andy	US House (R-KY)	Financial Services	\$6,000
Beatty, Joyce	US House (D-OH)	Financial Services	\$5,000
Beyer, Don	US House (D-VA)	Science, Space & Technology	\$5,000
Brady, Kevin	US House (R-TX)	Chair, Ways & Means	\$5,000
Brat, Dave	US House (R-VA)	Small Business	\$1,250
Bustos, Cheri	US House (D-IL)	Transportation & Infrastructure	\$2,500
Clarke, Yvette	US House (D-NY)	Small Business	\$2,000
Cleaver, Emanuel	US House (D-MO)	Financial Services	\$3,500
Clyburn, Jim	US House (D-SC)	Assistant Democratic Leader	\$3,000
Comstock, Barbara	US House (R-VA)	Transportation & Infrastructure	\$5,000
Connelly, Gerry	US House (D-VA)	Oversight	\$2,500
Costello, Ryan	US House (R-PA)	Veterans' Affairs	\$1,000
Crenshaw, Ander	US House (R-FL)	Appropriations	\$2,500
Crowley, Joseph	US House (D-NY)	Ways & Means	\$2,500
Curbelo, Carlos	US House (R-FL)	Small Business	\$2,000
Delaney, John	US House (D-MD)	Financial Services	\$5,000
Dent, Charlie	US House (R-PA)	Appropriations	\$1,000
Dold, Bob	US House (R-IL)	Ways & Means	\$5,000
Duffy, Sean	US House (R-WI)	Financial Services	\$5,000
Emmer, Tom	US House (R-MN)	Financial Services	\$5,000
Fleischmann, Chuck	US House (R-TN)	Appropriations	\$2,000
Forbes, Randy	US House (R-VA)	Armed Services	\$2,500
Foster, Bill	US House (D-IL)	Financial Services	\$2,000
Frankel, Lois	US House (D-FL)	Transportation	\$2,000
Garrett, Tom	US House (R-VA)	Candidate	\$1,000
Graves, Garret	US House (R-LA)	Transportation & Infrastructure	\$1,000
Graves, Tom	US House (R-GA)	Appropriations	\$5,500
Green, Al	US House (D-TX)	Financial Services	\$5,000
Guinta, Frank	US House (R-NH)	Financial Services	\$2,500
Guthrie, Brett	US House (R-KY)	Energy & Commerce	\$1,000
Heck, Denny	US House (D-WA)	Financial Services	\$4,000
Hensarling, Jeb	US House (R-TX)	Chair, Financial Services	\$5,000
Hill, French	US House (R-AR)	Financial Services	\$5,000
Holding, George	US House (R-NC)	Ways & Means	\$1,000
Hoyer, Steny	US House (D-MD)	Democratic Whip	\$5,000
Huizenga, Bill	US House (R-MI)	Financial Services	\$5,000
Hultgren, Randy	US House (R-IL)	Financial Services	\$2,000
Hurd, William	US House (R-TX)	Homeland Security	\$5,000
Jenkins, Evan	US House (R-WV)	Appropriations	\$2,000
Jenkins, Lynn	US House (R-KS)	Ways & Means	\$1,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2016 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2016 CONTRIBUTION
Kilmer, Derek	US House (D-WA)	Appropriations	\$1,000
Kinzinger, Adam	US House (R-IL)	Energy & Commerce	\$1,000
Levin, Sander	US House (D-MI)	Ways & Means	\$1,500
Loudermilk, Barry	US House (R-GA)	Homeland Security	\$1,000
Love, Mia	US House (R-UT)	Financial Services	\$3,500
Lucas, Frank	US House (R-OK)	Financial Services	\$1,500
Luetkemeyer, Blaine	US House (R-MO)	Financial Services	\$5,000
Maloney, Carolyn	US House (D-NY)	Financial Services	\$5,000
Marchant, Kenny	US House (R-TX)	Ways & Means	\$1,000
McCarthy, Kevin	US House (R-CA)	Majority Leader	\$5,000
McCaul, Michael	US House (R-TX)	Homeland Security	\$1,000
McEachin, Donald	US House (D-VA)	Candidate	\$1,000
McHenry, Patrick	US House (R-NC)	Financial Services	\$10,000
Meehan, Pat	US House (R-PA)	Ways & Means	\$1,000
Meeks, Gregory	US House (D-NY)	Financial Services	\$5,000
Meng, Grace	US House (D-NY)	Small Business	\$4,000
Messer, Luke	US House (R-IN)	Financial Services	\$6,500
Neal, Richard	US House (D-MA)	Ways & Means	\$4,000
Noem, Kristi	US House (R-SD)	Ways & Means	\$7,500
Nunes, Devin	US House (R-CA)	Ways & Means	\$1,000
Olson, Pete	US House (R-TX)	Energy & Commerce	\$1,000
Panetta, Jimmy	US House (D-CA)	Candidate	\$1,000
Paulsen, Erik	US House (R-MN)	Ways & Means	\$7,500
Peters, Scott	US House (D-CA)	Armed Services	\$5,000
Poliquin, Bruce	US House (R-ME)	Financial Services	\$3,000
Posey, Bill	US House (R-FL)	Financial Services	\$2,500
Price, Tom	US House (R-GA)	Ways & Means	\$2,500
Ratcliffe, John	US House (R-TX)	Homeland Security	\$1,000
Reed, Tom	US House (R-NY)	Ways & Means	\$1,000
Renacci, Jim	US House (R-OH)	Ways & Means	\$1,500
Richmond, Cederic	US House (D-LA)	Homeland Security	\$2,500
Rochester, Lisa Blunt	US House (D-DE)	Candidate	\$1,000
Ross, Dennis	US House (R-FL)	Financial Services	\$1,000
Rothfus, Keith	US House (R-PA)	Financial Services	\$2,500
Royce, Ed	US House (R-CA)	Financial Services	\$2,000
Ryan, Paul	US House (R-WI)	Speaker of the House	\$7,500
Scalise, Steve	US House (R-LA)	Majority Whip	\$5,000
Schweikert, David	US House (R-AZ)	Financial Services	\$2,500
Scott, Bobby	US House (D-VA)	Education & the Workforce	\$3,000
Scott, David	US House (D-GA)	Financial Services	\$2,500
Sessions, Pete	US House (R-TX)	Chair, Rules	\$6,000
Sewell, Terri	US House (D-AL)	Financial Services	\$5,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2016 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2016 CONTRIBUTION
Sherman, Brad	US House (D-CA)	Financial Services	\$5,000
Sinema, Kyrsten	US House (D-AZ)	Financial Services	\$3,500
Smith, Jason	US House (R-MO)	Ways & Means	\$1,000
Stivers, Steve	US House (R-OH)	Financial Services	\$5,000
Taylor, Scott	US House (R-VA)	Candidate	\$1,000
Tiberi, Pat	US House (R-OH)	Ways & Means	\$4,500
Tipton, Scott	US House (R-CO)	Financial Services	\$5,000
Tonko, Paul	US House (D-NY)	Energy & Commerce	\$1,000
Vargas, Juan	US House (D-CA)	Financial Services	\$4,000
Wagner, Ann	US House (R-MO)	Financial Services	\$2,500
Walberg, Tim	US House (R-MI)	Education & the Workforce	\$2,500
Walden, Greg	US House (R-OR)	Energy & Commerce	\$3,500
Wasserman-Schultz, Debbie	US House (D-FL)	Appropriations	\$3,000
Yoder, Kevin	US House (R-KS)	Appropriations	\$5,000
Young, Todd	US House (R-IN)	Ways & Means	\$5,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2016 POLITICAL CONTRIBUTIONS (PAC)

US SENATE

SENATE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2016 CONTRIBUTION
Ayotte, Kelly	US Senate (R-NH)	Armed Services	\$2,500
Bennet, Michael	US Senate (D-CO)	Finance	\$5,000
Boozman, John	US Senate (R-AR)	Appropriations	\$5,000
Crapo, Mike	US Senate (R-ID)	Banking	\$3,000
Donnelly, Joe	US Senate (D-IN)	Banking	\$1,000
Heck, Joe	US Senate (R-NV)	Candidate	\$5,000
Heitkamp, Heidi	US Senate (D-ND)	Banking	\$2,500
Kaine, Tim	US Senate (D-VA)	Armed Services	\$2,500
Kennedy, John	US Senate (R-LA)	Candidate	\$2,500
Moran, Jerry	US Senate (R-KS)	Banking	\$1,000
Murray, Patty	US Senate (D-WA)	Veterans' Affairs	\$2,500
Peters, Gary	US Senate (D-MI)	Commerce, Science & Transportation	\$1,000
Portman, Rob	US Senate (R-OH)	Finance	\$2,500
Rounds, Mike	US Senate (R-SD)	Banking	\$1,000
Scott, Tim	US Senate (R-SC)	Banking	\$5,000
Shelby, Richard	US Senate (R-AL)	Chair, Banking	\$5,000
Tester, Jon	US Senate (D-MT)	Banking	\$2,500
Tillis, Thom	US Senate (R-NC)	Armed Services	\$2,500
Toomey, Pat	US Senate (R-PA)	Banking	\$3,500



**CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2016 POLITICAL CONTRIBUTIONS (PAC)**

**LEADERSHIP COMMITTEE CONTRIBUTIONS (PAC)**

LEADERSHIP COMMITTEES	SPONSOR	2016 CONTRIBUTION
Americans Nationwide Dedicated to Electing Rep (ANDER) PAC	Rep. Ander Crenshaw (R-FL)	\$2,500
AmeriPAC	Rep. Steny Hoyer (D-MD)	\$5,000
AX PAC	Rep. Sean Duffy (R-WI)	\$5,000
BARR PAC	Rep. Andy Barr (R-KY)	\$5,000
Blue Hen PAC	Sen. Chris Coons (D-DE)	\$1,000
Building Leadership And Inspiring New Enterprise (BLAINE) PAC	Rep. Blaine Luetkemeyer (R-MO)	\$5,000
CPAT PAC	Sen. Pat Toomey (R-PA)	\$5,000
Dakota Prairie PAC	Sen. Heidi Heitkamp (D-ND)	\$2,500
Defend America	Sen. Richard Shelby (R-AL)	\$5,000
EDPAC	Rep. Ed Perlmutter (D-CO)	\$5,000
Eye of the Tiger	Rep. Steve Scalise (R-LA)	\$5,000
Freedom Fund	Sen. Mike Crapo (R-ID)	\$5,000
Funding Republicans Supporting Opportunity and Growth (JUMP) PAC	Rep. Stephen Fincher (R-TN)	\$2,500
Georgia PAC	Rep. Tom Graves (R-GA)	\$2,500
Getting Stuff Done PAC (GSD)	Rep. Kyrsten Sinema (D-AZ)	\$2,500
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
Heartland Values PAC	Sen. John Thune (R-SD)	\$5,000
HECK PAC	Rep. Denny Heck (D-WA)	\$2,500
HellerHighwater PAC	Sen. Dean Heller (R-NV)	\$1,500
ICE PAC	Rep. Erik Paulsen (R-MN)	\$5,000
Liberty Project	Rep. Randy Neugebauer (R-TX)	\$5,000
The Madison PAC	Rep. Richie Neal (D-MA)	\$5,000
Main Street Banking PAC		\$5,000
Majority Committee PAC	Rep. Kevin McCarthy (R-CA)	\$5,000
Making America Prosperous	Rep. Kevin Brady (R-TX)	\$5,000
The ModSquad	The Moderate Senate Democrats	\$5,000
More Conservatives (McPAC) PAC	Rep. Patrick McHenry (R-NC)	\$5,000
Motor City PAC	Sen. Gary Peters (D-MI)	\$1,000
PEM PAC	Rep. Patrick Murphy (D-FL)	\$5,000
People For Enterprise Trade And Economic Growth (PETE) PAC	Rep. Pete Sessions (R-TX)	\$5,000
Prosperity Action	Rep. Paul Ryan (R-WI)	\$5,000
Rely on Your Benefits	Sen. Roy Blunt (R-MO)	\$5,000
Sasse PAC	Sen. Ben Sasse (R-NE)	\$4,000
Support to Ensure Victory Everywhere PAC	Rep. Steve Stivers (R-OH)	\$5,000
TERRI PAC	Rep. Terri Sewell (D-AL)	\$2,500
Tomorrow is Meaningful (TIM) PAC	Sen. Tim Scott (R-SC)	\$5,000
Treasure State PAC	Sen. Jon Tester (D-MT)	\$5,000
Upper Hand Fund	Rep. Bill Huizenga (R-MI)	\$5,000
Voice for Freedom	Rep. Tom Price (R-GA)	\$1,500

## TRADE ASSOCIATIONS CONTRIBUTIONS (PAC)

TRADE ASSOCIATION	2016 CONTRIBUTION
American Bankers Association PAC	\$5,000
Consumer Bankers PAC	\$2,500

## STATE & LOCAL CONTRIBUTIONS (PAC)

CANDIDATE	CHAMBER	POSITION OR COMMITTEE	2016 CONTRIBUTION
Abbott, Greg	Statewide (R-TX)	Governor	\$2,500
Capriglione, Giovanni	State House (R-TX)	Financial Services	\$500
Carney, John	Statewide (D-DE)	Gubernatorial Candidate	\$1,200
Cooper, Roy	Statewide (D-NC)	Gubernatorial Candidate	\$2,500
Estes, Craig	State Senate (R-TX)	Chair, Economic Development	\$1,000
Gonzales, Larry	State House (R-TX)	Appropriations	\$500
Hancock, Kelly	State Senate (R-TX)	Chair, Business & Commerce	\$1,000
Jackley, Marty	Statewide (R-SD)	Gubernatorial Candidate	\$1,000
Kasemeyer, Ed	State Senate (D-MD)	Budget & Taxation	\$1,000
Keeley, Helene	State House (D-DE)	Revenue & Finance	\$500
LaRosiliere, Harry	Local (D-TX)	Mayor	\$2,500
Laubenberg, Jodie	State House (R-TX)	Jurisprudence	\$500
Leach, Jeff	State House (R-TX)	Jurisprudence	\$500
Miller, Thomas	State House (D-MD)	Senate President	\$2,500
Morrissey, Patrick	Statewide (R-WV)	Attorney General	\$1,000
Purzycki, Mike	Local (D-DE)	Mayoral Candidate	\$600
Seliger, Kel	State Senate (R-TX)	Business & Commerce	\$500
Straus, Joe	State House (R-TX)	Speaker of the House	\$2,500
Taylor, Van	State Senate (R-TX)	Education	\$1,000
Townsend, Bryan	State Senate (D-DE)	Chair, Banking & Business	\$500

## STATE PARTY COMMITTEE CONTRIBUTIONS (PAC)

PARTY COMMITTEE	2016 CONTRIBUTION
Delaware House Democrats PAC	\$500

CAPITAL ONE FINANCIAL CORPORATION  
2016 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE AND LOCAL CONTRIBUTIONS (CORPORATE)

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2016 CONTRIBUTION
Adams, Les	State House (R-VA)	Courts of Justice	\$150
Aguiar-Curry, Cecilia	State House (D-CA)	Candidate	\$1,500
Albo, Dave	State House (R-VA)	Chair, Courts of Justice	\$2,500
Bocanegra, Raul	State House (D-CA)	Revenue & Taxation	\$1,500
Chafin, Ben	State Senate (R-VA)	Commerce & Labor	\$1,000
Collins, Chris	State House (R-VA)	Courts of Justice	\$250
Cooper, Jim	State House (D-CA)	Budget	\$1,500
Cox, Kirk	State House (R-VA)	Majority Leader	\$2,000
Dance, Roslyn	State House (D-VA)	Commerce & Labor	\$500
Dunnavant, Siobahn	State Senate (R-VA)	Finance	\$1,000
Ebbin, Adam	State House (D-VA)	Transportation	\$250
Edwards, John Bel	Statewide (D-LA)	Governor	\$1,000
Farrell, Peter	State House (R-VA)	Commerce & Labor	\$500
Frosh, Brian	Statewide (D-MD)	Attorney General	\$1,000
Fuller, Jean	State Senate (R-CA)	Budget	\$4,200
Gilbert, Todd	State House (R-VA)	Courts of Justice	\$1,500
Grayson, Tim	State House (D-CA)	Candidate	\$1,500
Greason, Tag	State House (R-VA)	Appropriations	\$750
Habeeb, Greg	State House (R-VA)	Commerce & Labor	\$500
Herring, Mark	Statewide (D-VA)	Attorney General	\$1,500
Hogan, Larry	Statewide (R-MD)	Governor	\$2,500
Howell, Janet	State Senate (D-VA)	Courts of Justice	\$1,500
Howell, William	State House (R-VA)	Speaker of the House	\$6,500
Hudson, Deborah	State House (R-DE)	Republican Whip	\$500
Hugo, Tim	State House (R-VA)	Caucus Chair	\$1,000
Jackley, Marty	Statewide (R-SD)	Attorney General	\$1,000
Kilgore, Terry	State House (R-VA)	Chair, Commerce & Labor	\$1,500
Lackey, Tom	State House (R-CA)	Budget	\$1,000
Landes, Steve	State House (R-VA)	Appropriations	\$150
Laxalt, Adam	Statewide (R-NV)	Attorney General	\$2,000
Lewis, Lynwood	State Senate (D-VA)	Transportation	\$500
Loupassi, Manoli	State House (R-VA)	Commerce & Labor	\$500
Mason, Monty	State House (D-VA)	Courts of Justice	\$500
Mayes, Chad	State House (R-CA)	Republican Leader	\$6,200
McClellan, Jennifer	State House (D-VA)	Commerce & Labor	\$1,000
McDoogle, Ryan	State Senate (R-VA)	Majority Caucus Chair	\$3,000
Miller, Jackson	State House (R-VA)	Majority Whip	\$1,250
Minchew, Randy	State House (R-VA)	Courts of Justice	\$500
Newman, Steve	State Senate (R-VA)	Commerce & Labor	\$1,000
Norment, Tommy	State Senate (R-VA)	Majority Leader	\$1,500
Northam, Ralph	Statewide (D-VA)	Lt. Governor	\$1,000
Nyugen, Madison	State House (D-CA)	Candidate	\$1,500

CAPITAL ONE FINANCIAL CORPORATION  
2016 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE AND LOCAL CONTRIBUTIONS (continued)

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2016 CONTRIBUTION
O'Bannon, John	State House (R-VA)	Appropriations	\$500
Obenshain, Mark	State Senate (R-VA)	Courts of Justice	\$1,000
O'Quinn, Israel	State House (R-VA)	Commerce & Labor	\$150
Reeves, Bryce	State Senate (R-VA)	Courts of Justice	\$500
Rubio, Blanca	State House (D-CA)	Candidate	\$1,500
Salas, Rudy	State House (D-CA)	Cybersecurity	\$1,000
Saslaw, Richard	State Senate (D-VA)	Democratic Leader	\$2,500
Schmidt, Derek	Statewide (R-KS)	Attorney General	\$1,000
Sickles, Mark	State House (D-VA)	Minority Caucus Chair	\$500
Stanley, Bill	State Senate (R-VA)	Commerce & Labor	\$500
Steinorth, Marc	State House (R-CA)	Banking & Finance	\$1,000
Stuart, Richard	State Senate (R-VA)	Commerce & Labor	\$1,000
Sturtevant, Glen	State Senate (R-VA)	Commerce & Labor	\$500
Toscano, David	State House (D-VA)	Democratic Leader	\$1,000
Vogel, Jill	State Senate (R-VA)	Finance	\$2,500
Wagner, Frank	State Senate (R-VA)	Chair, Commerce & Labor	\$1,500
Ware, Lee	State House (R-VA)	Chair, Finance	\$2,500
Wiener, Scott	State Senate (D-CA)	Candidate	\$1,000

## STATE LEADERSHIP COMMITTEE CONTRIBUTIONS (CORPORATE)

LEADERSHIP COMMITTEES	SPONSOR	2016 CONTRIBUTION
Common Good Virginia PAC	Governor Terry McAuliffe (D-VA)	\$5,000

## STATE PARTY COMMITTEE CONTRIBUTIONS (CORPORATE)

PARTY COMMITTEE	2016 CONTRIBUTION
CA Republican Party - Reclaim CA	\$5,000
VA Commonwealth Victory Fund	\$2,500
VA Democratic Party	\$3,500
VA House Republican Campaign Committee	\$3,500
VA Senate Democratic Caucus	\$500
VA Senate Republican Caucus	\$2,500

## STATE TRADE ASSOCIATION CONTRIBUTIONS (CORPORATE)

STATE TRADE ASSOCIATION PACS	2016 CONTRIBUTION
VA Bankers Association	\$1,000
VA Chamber of Commerce	\$1,000

## MISCELLANEOUS CONTRIBUTIONS (CORPORATE)

FORUM	2016 CONTRIBUTION
Californians for Jobs and a Strong Economy	\$6,000
Democratic Governors Association	\$10,350
Republican Governors Association	\$450
Women in California Leadership	\$2,500



**Kate Bonner, Director, Federal Government Affairs**

Kate joined Capital One in 2016 and represents Capital One before the U.S. Congress with a focus on tax policy. Prior to joining Capital One, Kate was a member of the government relations team for the National Federation of Independent Business (NFIB), where she represented the interests of NFIB's 325,000 small business members. Kate previously worked for U.S. Congressman Jeb Bradley of New Hampshire, managing the Member's Budget Committee and Small Business Committee responsibilities. Kate completed her undergraduate studies at the University of Massachusetts Amherst and earned a master's degree in Applied Economics from Johns Hopkins University.

**Jim Brown, Senior Director, Head of State and Local Government Affairs & Associate General Counsel**

Jim joined Capital One in 2008. He is responsible for all Capital One engagement with state and local 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, State and Local Government Affairs, and PAC Manager**

Steven joined Capital One in 1999 and serves as Capital One's principal government relations contact for Texas, Virginia and several other states. 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 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 and the Board of Directors of VCU Health System.

**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.



**Mina Patel, Process Manager & PAC Administrator**

Mina joined Chevy Chase Bank in 1990, which was 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 oversees 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 legislation in 20 states. She is also responsible for federal regulatory monitoring of 30 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 U.S. Department of Housing and Urban Development (HUD), the Department of Defense and the Pentagon, as well as with private law firms.

**Joe Vidulich, Manager,  
State & Local Government Affairs**

Joe joined Capital One in 2016 and serves as Capital One's principal government relations liaison in Delaware, Louisiana, Maryland and several other states. 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 also currently serves as president of the American University Alumni Association.

**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 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.

**Nick Zupancic, Director,  
Federal Government Affairs**

Nick joined Capital One in 2016 and represents Capital One before the U.S. 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 U.S. Representative Scott Tipton (R-CO). Prior to that, Nick worked for U.S. 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.