

# 2017 Government and Policy Affairs Group Annual Report

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## 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, federal and local 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>	

## 2017 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, \$61,176 was attributable to lobbying expenses in 2017.

### **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 in 2017.

### **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, \$12,422 was attributable to lobbying expenses in 2017.

### **Consumer Bankers Association**

The Consumer Bankers Association assesses its membership dues based on bank assets. Of the dues paid, \$104,920 was attributable to lobbying expenses in 2017.

### **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 2017.

### **Electronic Transactions Association**

The Electronic Transactions Association assesses its membership dues based on gross payments revenue. Of the dues paid, \$4,375 was attributable to lobbying expenses in 2017.

### **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, \$70,800 was attributable to lobbying expenses in 2017.

### **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, \$2,800 was attributable to lobbying expenses in 2017.

### **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, \$20,900 was attributable to lobbying expenses in 2017.

### **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 2017.

### **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, \$4,000 was attributable to lobbying expenses in 2017.

### **Mortgage Bankers Association (Commercial Multi-Family membership only)**

The Mortgage Bankers Association assesses its membership dues based on a firm's origination and servicing volume. Of the dues paid, \$5,907 was attributable to lobbying expense in 2017.

### **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, \$9,000 was attributable to lobbying expenses in 2017.

### **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 2017.

## 2017 TRADE GROUP MEMBERSHIPS (continued)

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### **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, \$2,895 was attributable to lobbying expenses in 2017.

### **Structured Finance Industry Group**

The Structured Finance Industry Group (SFIG) 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, \$1,925 was attributable to lobbying expenses in 2017.

### **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, \$70,000 was attributable to lobbying expenses in 2017.

### **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 2017.

## POLITICAL EXPENDITURES GOVERNANCE POLICIES

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### **2017 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 2017. Capital One did not use any PAC or corporate funds in support of or opposition to any ballot measures in 2017. Capital One did not contribute any PAC funds to special interest groups organized under Section 501(c)(4) of the IRS code in 2017. Capital One used corporate funds to contribute to committees organized under Section 501(c)(4) of the IRS code in 2017. They are highlighted in this report.

### **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 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.

### **2017 Contribution Committee Members**

Chairman:

Vice President, Government and Policy Affairs

Members:

- Senior Director, Co-Head of State and Local Government Affairs
- Senior Director, Co-Head of State and Local Government Affairs
- Director, Federal Government Affairs
- Director, Federal Government Affairs
- Director, Federal Government Affairs
- Manager, State & Local Government Affairs
- Senior Associate, State & Local Government Affairs
- Project Manager, 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 and approves on an annual basis its contribution criteria and spending guidelines. 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  
2017 POLITICAL CONTRIBUTIONS (PAC)**

**US HOUSE OF REPRESENTATIVES**

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2017 CONTRIBUTION
Allen, Rick	US House (R-GA)	Agriculture	\$1,000
Amodei, Mark	US House (R-NV)	Appropriations	\$1,000
Barr, Andy	US House (R-KY)	Financial Services	\$5,000
Beatty, Joyce	US House (D-OH)	Financial Services	\$2,000
Bishop, Mike	US House (R-MI)	Ways & Means	\$5,000
Bishop, Sanford	US House (D-GA)	Appropriations	\$1,000
Blunt Rochester, Lisa	US House (D-DE)	Education & Workforce	\$2,500
Brady, Kevin	US House (R-TX)	Chair, Ways & Means	\$5,000
Brat, David	US House (R-VA)	Budget	\$1,500
Brooks, Susan	US House (R-IN)	Energy & Commerce	\$2,000
Buchanan, Vern	US House (R-FL)	Ways & Means	\$1,000
Budd, Ted	US House (R-NC)	Financial Services	\$3,500
Capuano, Mike	US House (D-MA)	Financial Services	\$1,000
Clyburn, James	US House (D-SC)	Assistant Democratic Leader	\$2,500
Collins, Doug	US House (R-GA)	Judiciary	\$2,000
Comstock, Barbara	US House (R-VA)	Transportation & Infrastructure	\$5,000
Connolly, Gerry	US House (D-VA)	Oversight	\$4,000
Crowley, Joe	US House (D-NY)	Ways & Means	\$2,000
Cuellar, Henry	US House (D-TX)	Appropriations	\$2,000
Curbelo, Carlos	US House (R-FL)	Ways & Means	\$4,500
DelBene, Suzan	US House (D-WA)	Ways & Means	\$2,500
Duffy, Sean	US House (R-WI)	Financial Services	\$2,500
Emmer, Tom	US House (R-MN)	Financial Services	\$3,500
Foster, Bill	US House (D-IL)	Financial Services	\$2,500
Gallagher, Mike	US House (R-WI)	Armed Services	\$2,500
Gonzalez, Vicente	US House (D-TX)	Financial Services	\$1,000
Gottheimer, Josh	US House (D-NJ)	Financial Services	\$10,000
Graves, Garret	US House (R-LA)	Transportation & Infrastructure	\$2,500
Graves, Tom	US House (R-GA)	Appropriations	\$2,500
Guthrie, Brett	US House (R-KY)	Energy & Commerce	\$1,000
Heck, Denny	US House (D-WA)	Financial Services	\$2,000
Hensarling, Jeb	US House (R-TX)	Chair, Financial Services	\$5,000
Herrera Beutler, Jaime	US House (R-WA)	Appropriations	\$1,000
Higgins, Brian	US House (D-NY)	Ways & Means	\$1,000
Hill, French	US House (R-AR)	Financial Services	\$5,000
Himes, Jim	US House (D-CT)	Financial Services	\$1,500
Holding, George	US House (R-NC)	Ways & Means	\$1,000
Hollingsworth, Trey	US House (R-IN)	Financial Services	\$5,000
Hoyer, Steny	US House (D-MD)	Minority Whip	\$5,000
Hudson, Richard	US House (R-NC)	Energy & Commerce	\$2,000
Huizenga, Bill	US House (R-MI)	Financial Services	\$5,000
Hultgren, Randy	US House (R-IL)	Financial Services	\$3,000
Hurd, William	US House (R-TX)	Homeland	\$2,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2017 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2017 CONTRIBUTION
Kelly, Mike	US House (R-PA)	Ways & Means	\$2,500
Krishnamoorthi, Raja	US House (D-IL)	Education & Workforce	\$1,000
Kuster, Annie	US House (D-NH)	Veterans' Affairs	\$1,000
LaHood, Darin	US House (R-IL)	Joint Economic	\$2,000
Larson, John	US House (D-CT)	Ways & Means	\$5,000
Latta, Bob	US House (R-OH)	Energy & Commerce	\$1,000
Loudermilk, Barry	US House (R-GA)	Financial Services	\$1,000
Love, Mia	US House (R-UT)	Financial Services	\$3,500
Luetkemeyer, Blaine	US House (R-MO)	Financial Services	\$10,000
Lujan, Ben	US House (D-NM)	Energy & Commerce	\$1,000
Lynch, Stephen	US House (D-MA)	Financial Services	\$2,000
MacArthur, Tom	US House (R-NJ)	Financial Services	\$2,500
Maloney, Carolyn	US House (D-NY)	Financial Services	\$1,500
Marchant, Kenny	US House (R-TX)	Ways & Means	\$2,000
McCarthy, Kevin	US House (R-CA)	Majority Leader	\$5,000
McEachin, Donald	US House (D-VA)	Armed Services	\$2,000
McHenry, Patrick	US House (R-NC)	Chief Deputy Whip	\$5,000
Meehan, Pat	US House (R-PA)	Ways & Means	\$1,500
Messer, Luke	US House (R-IN)	Financial Services	\$1,000
Mooney, Alex	US House (R-WV)	Financial Services	\$2,500
Moulton, Seth	US House (D-MA)	Armed Services	\$2,000
Murphy, Stephanie	US House (D-FL)	Small Business	\$4,000
Neal, Richard	US House (D-MA)	Ways & Means	\$6,000
Pallone Jr., Frank	US House (D-NJ)	Energy & Commerce	\$1,000
Paulsen, Erik	US House (R-MN)	Ways & Means	\$3,500
Peters, Scott	US House (D-CA)	Armed Services	\$4,000
Poliquin, Bruce	US House (R-ME)	Financial Services	\$5,000
Ratcliffe, John	US House (R-TX)	Homeland Security	\$2,000
Reed, Tom	US House (R-NY)	Ways & Means	\$6,500
Roskam, Peter	US House (R-IL)	Ways & Means	\$5,000
Rothfus, Keith	US House (R-PA)	Financial Services	\$1,000
Ryan, Paul	US House (R-WI)	Speaker of the House	\$5,000
Scalise, Steve	US House (R-LA)	Majority Whip	\$5,000
Schweikert, David	US House (R-AZ)	Ways & Means	\$2,000
Scott, David	US House (D-GA)	Financial Services	\$2,000
Sessions, Pete	US House (R-TX)	Chair, Rules	\$1,000
Sewell, Terri	US House (D-AL)	Ways & Means	\$3,500
Sherman, Brad	US House (D-CA)	Financial Services	\$2,000
Sinema, Kyrsten	US House (D-AZ)	Financial Services	\$5,000
Smith, Jason	US House (R-MO)	Ways & Means	\$2,000
Stivers, Steve	US House (R-OH)	Financial Services	\$5,000
Taylor, Scott	US House (R-VA)	Appropriations	\$1,000
Tenny, Claudia	US House (R-NY)	Financial Services	\$2,500

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2017 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2017 CONTRIBUTION
Thompson, Mike	US House (D-CA)	Ways & Means	\$1,500
Tiberi, Pat	US House (R-OH)	Chair, Joint Economic	\$5,000
Tipton, Scott	US House (R-CO)	Financial Services	\$1,000
Trott, Dave	US House (R-MI)	Financial Services	\$2,500
Vargas, Juan	US House (D-CA)	Financial Services	\$2,000
Velazquez, Nydia	US House (D-NY)	Financial Services	\$1,000
Wagner, Ann	US House (R-MO)	Financial Services	\$2,500
Walorski, Jackie	US House (R-IN)	Ways & Means	\$2,000
Yoder, Kevin	US House (R-KS)	Appropriations	\$5,000
Zeldin, Lee	US House (R-NY)	Financial Services	\$3,500

US SENATE

SENATE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2017 CONTRIBUTION
Carper, Tom	US Senate (D-DE)	Finance	\$2,500
Casey, Bob	US Senate (D-PA)	Finance	\$1,000
Cassidy, Bill	US Senate (R-LA)	Finance	\$1,000
Hatch, Orrin	US Senate (R-UT)	Chair, Finance	\$2,500
Heitkamp, Heidi	US Senate (D-ND)	Banking	\$2,500
Heller, Dean	US Senate (R-NV)	Banking	\$3,500
Kaine, Tim	US Senate (D-VA)	Budget	\$1,500
McCaskill, Claire	US Senate (D-MO)	Banking	\$2,500
Purdue, David	US Senate (R-GA)	Banking	\$1,000
Rounds, Mike	US Senate (R-SD)	Banking	\$1,000
Rubio, Marco	US Senate (R-FL)	Appropriations	\$2,000
Strange, Luther	US Senate (R-AL)	Armed Services	\$7,500
Tester, Jon	US Senate (D-MT)	Banking	\$1,000



CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2017 POLITICAL CONTRIBUTIONS (PAC)

LEADERSHIP COMMITTEE CONTRIBUTIONS (PAC)

LEADERSHIP COMMITTEES	SPONSOR	2017 CONTRIBUTION
AMERI PAC	US Rep. Steny Hoyer (D-MD)	\$2,500
ARK PAC	US Sen. John Boozman (R-AK)	\$1,000
AX PAC	US Rep. Sean Duffy (R-WI)	\$5,000
BARR PAC	US Rep. Andy Barr (R-KY)	\$5,000
BISH PAC	US Rep. Mike Bishop (R-MI)	\$1,000
BLAINE PAC	US Rep. Blaine Luetkemeyer (R-MO)	\$5,000
Blue Dog PAC	House Moderate Democrats	\$5,000
Common Ground PAC	US Sen. Tim Kaine (D-VA)	\$2,500
CPAT PAC	US Sen. Pat Toomey (R-PA)	\$5,000
Dakota Prairie PAC	US Sen. Heidi Heitkamp (D-ND)	\$5,000
Equality PAC	Multi-Candidate	\$2,500
Eye of the Tiger PAC	US Rep. Steve Scalise (R-LA)	\$5,000
Fostering Progress PAC	US Rep. Bill Foster (D-IL)	\$1,000
Freedom Fund	US Sen. Mike Crapo (R-ID)	\$2,000
Georgia PAC	US Rep. Tom Graves (R-GA)	\$5,000
Getting Stuff Done PAC	US Rep. Kyrsten Sinema (D-AZ)	\$2,000
Hawaii PAC	US Sen. Brian Schatz (D-HI)	\$2,500
Heartland Values PAC	US Sen. John Thune (R-SD)	\$5,000
ICE PAC	US Rep. Erik Paulsen (R-MN)	\$4,000
JEB Fund	US Rep. Jeb Hensarling (R-TX)	\$5,000
JIM PAC	US Rep. Jim Himes (D-CT)	\$2,500
KRISTI PAC	US Rep. Kristi Noem (R-SD)	\$2,000
Longhorn PAC	US Rep. Lamar Smith (R-TX)	\$2,500
Madison PAC	US Rep. Richard Neal (D-MA)	\$5,000
Main Street Banking PAC	Multi-Candidate	\$5,000
Majority Committee PAC	US Rep. Kevin McCarthy (R-CA)	\$5,000
MAP PAC	US Rep. Kevin Brady (R-TX)	\$5,000
McPAC	US Rep. Patrick McHenry (R-NC)	\$5,000
New Dem PAC	House Moderate Democrats	\$5,000
NOVA PAC	US Rep. Barbara Comstock (R-VA)	\$5,000
One Georgia PAC	US Sen. David Perdue (R-GA)	\$1,000
Oorah! PAC	US Sen. Todd Young (R-IN)	\$2,500
Pelican PAC	US Sen. John Kennedy (R-LA)	\$1,000
PETE PAC	US Rep. Pete Sessions (R-TX)	\$5,000
Pioneer PAC	US Rep. Pat Tiberi (R-OH)	\$5,000
PORTPAC	US Sen. Rob Portman (R-OH)	\$1,500
Project West PAC	US Sen. Cory Gardner (R-CO)	\$5,000
Prosperity Action PAC	US Rep. Paul Ryan (R-WI)	\$5,000
Republican Majority Fund	US Sen. Tom Cotton (R-AR)	\$1,000
ROSKAM PAC	US Rep. Peter Roskam (R-IL)	\$5,000
SASSE PAC	US Sen. Ben Sasse (R-NE)	\$2,000
SEAL PAC	US Rep. Scott Taylor (R-VA)	\$2,500
STEVE PAC	US Rep. Steve Stivers (R-OH)	\$5,000

**CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2017 POLITICAL CONTRIBUTIONS (PAC)**

**LEADERSHIP COMMITTEE CONTRIBUTIONS (PAC) (continued)**

LEADERSHIP COMMITTEES	SPONSOR	2017 CONTRIBUTION
The ModSquad	Senate Moderate Democrats	\$5,000
TIM PAC	US Sen. Tim Scott (R-SC)	\$5,000
Upper Hand Fund PAC	US Rep. Bill Huizenga (R-MI)	\$5,000
Wild & Wonderful PAC	US Sen. Shelley Moore Capito (R-WV)	\$1,000
YoPAC	US Rep. Kevin Yoder (R-KS)	\$2,000

**TRADE ASSOCIATIONS CONTRIBUTIONS (PAC)**

TRADE ASSOCIATION	2017 CONTRIBUTION
American Bankers Association PAC	\$5,000
Consumer Bankers Association PAC	\$2,500
Financial Services Roundtable PAC	\$2,500

**STATE & LOCAL CONTRIBUTIONS (PAC)**

CANDIDATE	CHAMBER	POSITION OR COMMITTEE	2017 CONTRIBUTION
Abbott, Greg	Statewide (R-TX)	Governor	\$2,500
DE Democrats 2018 PAC	Statewide (D-DE)	Multi-Candidate	\$1,500
Hunter, Mike	Statewide (R-OK)	Attorney General	\$2,000
Rutledge, Leslie	Statewide (R-AR)	Attorney General	\$500

**MISCELLANEOUS CONTRIBUTIONS (PAC)**

PARTY COMMITTEE	STATE	2017 CONTRIBUTION
Citizens for Collin County College	TX	\$1,000

**CAPITAL ONE FINANCIAL CORPORATION**  
**2017 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES**

**STATE AND LOCAL CONTRIBUTIONS (CORPORATE)**

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2017 CONTRIBUTION
Adams, Les	State House (R-VA)	Courts of Justice	\$500
Aguiar-Curry, Cecilia	State Assembly (D-CA)	Chair, Local Government	\$3,300
Anderson, Rich	State House (R-VA)	Appropriations	\$500
Arambula, Joaquin	State Assembly (D-CA)	Business & Professions	\$1,300
Bagby, Lamont	State House (D-VA)	Commerce & Labor	\$500
Barve, Kumar	State House (D-MD)	Cybersecurity & Info Technology	\$500
Becerra, Xavier	Statewide (D-CA)	Attorney General	\$1,000
Beidle, Pam	State House (D-MD)	Business Climate	\$500
Bell, Rob	State House (R-VA)	Commerce & Labor	\$1,000
Bocanegra, Raul	State Assembly (D-CA)	Revenue & Taxation	\$1,300
Bulova, Dave	State House (D-VA)	Education	\$250
Busch, Michael	State House (D-MD)	Speaker of the House	\$1,000
Byron, Kathy	State House (R-VA)	Commerce & Labor	\$2,000
Caballero, Anna	State Assembly (D-CA)	Budget	\$3,000
Carr, Betsy	State House (D-VA)	Appropriations	\$250
Chafin, Ben	State Senate (R-VA)	Commerce & Labor	\$1,000
Chen, Phillip	State Assembly (R-CA)	Banking & Finance	\$1,500
Cline, Ben	State House (R-VA)	Commerce & Labor	\$500
Collins, Chris	State House (R-VA)	Courts of Justice	\$500
Cosgrove, John	State Senate (R-VA)	Commerce & Labor	\$500
Cox, Kirk	State House (R-VA)	Majority Leader	\$4,500
Dababneh, Matt	State Assembly (D-CA)	Chair, Banking & Finance	\$3,300
Daly, Tom	State Assembly (D-CA)	Chair, Insurance	\$1,300
Dance, Roz	State Senate (D-VA)	Commerce & Labor	\$500
Davis, Dereck	State House (D-MD)	Chair, House Economic Matters	\$500
Davis, Glenn	State House (R-VA)	Finance	\$150
Dunnavant, Siobahn	State House (R-VA)	Finance	\$1,000
Edwards, John	State Senate (D-VA)	Courts of Justice	\$500
Filler-Corn, Eileen	State House (D-VA)	Commerce & Labor	\$500
Frosh, Brian	Statewide (D-MD)	Attorney General	\$1,000
Gilbert, Todd	State House (R-VA)	Deputy Majority Leader	\$2,000
Gillespie, Ed	Statewide (R-VA)	Candidate for Governor	\$10,000
Gipson, Mike	State Assembly (D-CA)	Revenue & Taxation	\$1,500
Gloria, Todd	State Assembly (D-CA)	Assistant Majority Whip	\$1,000
Gray, Adam	State Assembly (D-CA)	Revenue & Taxation	\$1,300
Grayson, Tim	State Assembly (D-CA)	Banking & Finance	\$2,600
Greason, Tag	State House (R-VA)	Appropriations	\$2,750
Habeeb, Greg	State House (R-VA)	Commerce & Labor	\$1,000
Hancock, Michael	Local (D-CO)	Mayor	\$1,000
Herring, Charniele	State House (D-VA)	Caucus Chair	\$500
Herring, Mark	Statewide (D-VA)	Attorney General	\$2,500
Hogan, Larry	Statewide (R-MD)	Governor	\$2,500
Holcomb, Rocky	State House (R-VA)	Finance	\$500

CAPITAL ONE FINANCIAL CORPORATION  
2017 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE AND LOCAL CONTRIBUTIONS (continued)

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2017 CONTRIBUTION
Hood, Jim	Statewide (R-MI)	Attorney General	\$500
Howell, Janet	State Senate (D-VA)	Courts of Justice	\$1,500
Hugo, Tim	State House (R-VA)	Caucus Chair	\$1,500
Jones, Chris	State House (R-VA)	Chair, Appropriations	\$1,000
Kasemeyer, Ed	State Senate (D-MD)	Chair, Budget & Taxation	\$1,000
Keam, Mark	State House (D-VA)	Commerce & Labor	\$500
Kilgore, Terry	State House (R-VA)	Chair, Commerce & Labor	\$2,500
Leftwich, Jay	State House (R-VA)	Courts of Justice	\$500
Lewis, Lynwood	State Senate (R-VA)	Transportation	\$500
Locke, Mamie	State Senate (D-VA)	Caucus Chair	\$500
Loupassi, Manoli	State House (R-VA)	Commerce & Labor	\$1,000
Lucas, Louise	State Senate (D-VA)	Commerce & Labor	\$500
Marsden, Dave	State Senate (D-VA)	Transportation	\$500
Marshall, Danny	State House (R-VA)	Commerce & Labor	\$500
Mason, Monty	State Senate (D-VA)	General Laws	\$500
Mathias, Jim	State Senate (D-MD)	Finance	\$1,000
Mayes, Chad	State Assembly (R-CA)	Minority Leader	\$1,500
McClellan, Jennifer	State Senate (D-VA)	Local Government	\$750
McDougle, Ryan	State Senate (R-VA)	Caucus Chair	\$3,000
McGuire, Mike	State Senate (D-CA)	Chair, Governance & Finance	\$1,000
Miller, Jackson	State House (R-VA)	Commerce & Labor	\$1,400
Miller, Mike	State Senate (D-MD)	Senate President	\$1,000
Minchew, Randy	State House (R-VA)	Courts of Justice	\$500
Mitchell, Holly	State Senate (D-CA)	Chair, Budget	\$1,500
Mullin, Mike	State House (D-VA)	Courts of Justice	\$250
Murphy, Kathleen	State House (D-VA)	Finance	\$500
Newman, Steve	State Senate (R-VA)	Commerce & Labor	\$1,000
Norment, Tommy	State Senate (R-VA)	Majority Leader	\$3,500
Northam, Ralph	Statewide (D-VA)	Lt. Governor	\$10,000
O'Bannon, John	State House (R-VA)	Appropriations	\$500
Obenshain, Mark	State Senate (R-VA)	Chair, Courts of Justice	\$1,000
Peake, Mark	State Senate (R-VA)	Courts of Justice	\$1,500
Racine, Karl	Local (D-DC)	Attorney General	\$1,500
Ransone, Margaret	State House (R-VA)	Commerce & Labor	\$750
Reeves, Bryce	State Senate (R-VA)	Courts of Justice	\$500
Ricketts, Pete	Statewide (R-NE)	Governor	\$2,000
Rubio, Blanca	State Assembly (D-CA)	Budget	\$1,500
Saslaw, Dick	State Senate (D-VA)	Minority Leader	\$2,000
Schmidt, Derek	Statewide (R-KS)	Attorney General	\$1,000
Sickles, Mark	State House (D-VA)	Appropriations	\$1,000
Stanley, Bill	State Senate (R-VA)	Commerce & Labor	\$2,000
Steinorth, Marc	State Assembly (R-CA)	Housing & Community Development	\$1,500
Stoney, Levar	Local (D-VA)	Mayor	\$2,500

**CAPITAL ONE FINANCIAL CORPORATION**  
**2017 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES**

**STATE AND LOCAL CONTRIBUTIONS (continued)**

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2017 CONTRIBUTION
Stuart, Richard	State Senate (R-VA)	Commerce & Labor	\$1,150
Sturtevant, Glen	State Senate (R-VA)	Commerce & Labor	\$1,000
Toscano, David	State House (D-VA)	Minority Leader	\$1,000
Van Valkenburg, Schuyler	State House (D-VA)	Education	\$150
Villaneuva, Ron	State House (R-VA)	Commerce & Labor	\$1,000
Vogel, Jill	State Senate (R-VA)	Finance	\$5,500
Wagner, Frank	State Senate (R-VA)	Chair, Commerce & Labor	\$2,500
Waldstreicher, Jeff	State House (D-MD)	Subcommittee Chair, Economic Matters	\$500
Ware, Lee	State House (R-VA)	Commerce & Labor	\$1,000
Watts, Vivian	State House (D-VA)	Courts of Justice	\$250
Wiener, Scott	State Senate (D-CA)	Appropriations	\$2,500
Wilk, Scott	State Senate (R-CA)	Budget & Fiscal Review	\$1,500
Yancey, David	State House (R-VA)	Commerce & Labor	\$500

**STATE LEADERSHIP COMMITTEE CONTRIBUTIONS (CORPORATE)**

LEADERSHIP COMMITTEE	SPONSOR	2017 CONTRIBUTION
Common Good VA	Governor Terry McAuliffe (D-VA)	\$15,000
Dominion Leadership Trust	Speaker Bill Howell (R-VA)	\$500
One Richmond	Mayor Levar Stoney (D-VA)	\$10,000
Virginia First	Del. David Toscano (D-VA)	\$1,100
We Rise Together PAC	Lt. Gov-Elect Justin Fairfax (D-VA)	\$5,000

**STATE PARTY COMMITTEE CONTRIBUTIONS (CORPORATE)**

PARTY COMMITTEE	2017 CONTRIBUTION
VA Commonwealth Victory Fund	\$2,500
VA House Democratic Caucus	\$500
VA House Republican Campaign Committee	\$3,500
VA Senate Republican Caucus	\$3,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2017 POLITICAL CONTRIBUTIONS (PAC)

STATE TRADE ASSOCIATION CONTRIBUTIONS (CORPORATE)

STATE TRADE ASSOCIATION PACS	2017 CONTRIBUTION
Democratic Attorneys General Association	\$50,000
Democratic Governors Association	\$10,350
Republican Attorneys General Association	\$50,000
Republican Governors Association	\$5,450
VA Bankers Association PAC	\$2,500
VA Chamber of Commerce PAC	\$1,000

501(C)(4) CONTRIBUTIONS (CORPORATE)

FORUM	SPONSOR	2017 CONTRIBUTION
Californians for Jobs and a Strong Economy	Moderate Democratic Caucus	\$6,000
Justin Fairfax Inaugural Committee	Lt. Gov-Elect Justin Fairfax (D-VA)	\$5,000
Mark Herring Inaugural Committee	Attorney General Mark Herring (D-VA)	\$5,000
Ralph Northam Inaugural Committee	Governor-Elect Ralph Northam (D-VA)	\$25,000



**Lauren Abraham, Senior Associate, State & Local Government Relations**

Lauren joined Capital One in January 2017 and spends most of her time supporting the Capital One Café Program as well as continuing GPAG's efforts to educate and excite our associates about politics and policy. She is also Capital One's principal government relations liaison in Florida. Lauren previously worked at the Vectre Corporation, a Richmond-based government affairs firm. Prior to Vectre, she interned in the office of Virginia Attorney General Mark Herring and Virginia Lt. Governor Ralph Northam. Lauren graduated cum laude from Washington and Lee University with a bachelor's degree in American Politics & Government. She was also a four-year member of the Varsity Women's Soccer Team. Outside of Capital One, Lauren is the Head Coach of the Godwin High School Girls' Varsity Soccer Team.

**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, she 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, Co-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, Co-Head of 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. He 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.

**Karl Haddeland, Director, Federal Government Affairs**

Karl joined Capital One in 2017 and represents Capital One before Congress with a focus on regulatory policy. Prior to joining Capital One, he was part of the federal government relations team at CIT. Karl previously worked for the House Financial Services Committee under Chairman Barney Frank (D-MA) and Luis Guterrez (D-IL). He also managed the financial services portfolio for Rep. Keith Ellison. Before working for Congress, Karl served as a Committee Administrator for the Minnesota State Senate. He has a B.A. in International Relations from the College of Wooster and is a proud Minnesota native.



**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, Project Manager & PAC Administrator**

Mina joined Chevy Chase Bank in 1989, and Chevy Chase 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 PM 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 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.