

LEGISLATION AND REGULATIONS TOUCH ALL ASPECTS OF OUR COMPANY

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

Examples of Legislative and Regulatory Controls that Impact Capital One

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

2015 TRADE GROUP MEMBERSHIPS

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

American Bankers Association

The American Bankers Association assesses its membership dues based on bank assets. Of the dues paid, \$39,340 was attributable to lobbying expenses in 2015.

American Financial Services Association

The American Financial Services Association assesses its membership dues based on a company's market capitalization. Of the dues paid, \$35,712 was attributable to lobbying expenses in 2015.

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, \$65,835 was attributable to lobbying expenses in 2015.

Consumer Bankers Association

The Consumer Bankers Association assesses its membership dues based on bank assets. Of the dues paid, \$82,500 was attributable to lobbying expenses in 2015.

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, \$11,000 was attributable to lobbying expenses in 2015.

Electronic Transactions Association

The Electronic Transactions Association assesses its membership dues based on gross payments revenue. Of the dues paid, \$1,295 was attributable to lobbying expenses in 2015.

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, \$80,500 was attributable to lobbying expenses in 2015.

The International Swaps and Derivatives Association

The International Swaps and Derivatives Association assesses its membership dues based on a tiered level system. Capital One is a "Subscriber" member of the International Swaps and Derivatives Association. Of the dues paid, \$504 was attributable to lobbying expenses in 2015.

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, \$17,050 was attributable to lobbying expenses in 2015.

Maryland Bankers Association

The Maryland Bankers Association assesses its membership dues based on the total in-state deposits of the bank. Of the dues paid, \$22,393 was attributable to lobbying expenses in 2015.

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, \$7,250 was attributable to lobbying expenses in 2015.

2015 TRADE GROUP MEMBERSHIPS (continued)

Securities Industry and Financial Markets Association

The Securities Industry and Financial Markets Association assesses its membership dues based on revenue from subsidiaries engaged in U.S. broker/dealer and capital markets activities. Of the dues paid, \$4,648 was attributable to lobbying expenses in 2015.

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, \$87,500 was attributable to lobbying expenses in 2015.

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 2015.

POLITICAL EXPENDITURES GOVERNANCE POLICIES

2015 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 2015. Capital One did not use any PAC or corporate funds in support of or opposition to any ballot measures in 2015. 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 2015.

Criteria for Political Contributions

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

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

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

Approval and Reporting of Political Contributions

Requests for political contributions are evaluated by the Contributions Committee and approved by the 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.

2015 Contribution Committee Members

Chairman:

Vice President, Policy Affairs

Members:

- Head of Federal Government Affairs
- Head of State and Local Government Affairs
- Senior Director, State and Local Government Affairs
- Senior Director, Federal 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
2015 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2015 CONTRIBUTION
Barr, Andy	US House (R-KY)	Financial Services	\$4,000
Barve, Kumar	US House (D-MD)	Candidate	\$1,000
Becerra, Xavier	US House (D-CA)	Ways & Means	\$2,500
Beyer, Don	US House (D-VA)	Joint Economic	\$1,000
Boustany Jr., Charles W.	US House (R-LA)	Ways & Means	\$3,500
Burgess, Michael	US House (R-TX)	Energy & Commerce	\$1,000
Bustos, Cheri	US House (D-IL)	Agriculture	\$1,000
Carney, John	US House (D-DE)	Financial Services	\$3,500
Chaffetz, Jason	US House (R-UT)	Chair, Oversight	\$1,000
Comstock, Barbara	US House (R-VA)	Transportation	\$5,000
Connolly, Gerry	US House (D-VA)	Oversight	\$1,000
Crenshaw, Ander	US House (R-FL)	Appropriations	\$5,500
Delaney, John	US House (D-MD)	Financial Services	\$5,000
Dold, Robert	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
Engel, Eliot	US House (D-NY)	Energy & Commerce	\$1,000
Fincher, Stephen	US House (R-TN)	Financial Services	\$7,500
Frankel, Lois	US House (D-FL)	Transportation	\$1,000
Garrett, Scott	US House (R-NJ)	Financial Services	\$3,000
Graves, Tom	US House (R-GA)	Appropriations	\$1,000
Green, Al	US House (D-TX)	Financial Services	\$1,500
Griffith, Morgan	US House (R-VA)	Energy & Commerce	\$1,000
Guinta, Frank	US House (R-NH)	Financial Services	\$2,500
Harper, Gregg	US House (R-MS)	Energy & Commerce	\$2,500
Heck, Denny	US House (D-WA)	Financial Services	\$1,000
Hensarling, Jeb	US House (R-TX)	Chair, Financial Services	\$5,000
Hill, French	US House (R-AR)	Financial Services	\$5,000
Himes, Jim	US House (D-CT)	Financial Services	\$7,000
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	\$1,000
Hurt, Robert	US House (R-VA)	Financial Services	\$5,000
Israel, Steve	US House (D-NY)	Appropriations	\$4,500
Jenkins, Lynn	US House (R-KS)	Ways & Means	\$2,500
Johnson, Sam	US House (R-TX)	Ways & Means	\$1,000
Kilmer, Derek	US House (D-WA)	Appropriations	\$1,000
Kuster, Anne	US House (D-NH)	Veterans Affairs	\$2,500
Love, Mia	US House (R-UT)	Financial Services	\$5,000
Lucas, Frank	US House (R-OK)	Financial Services	\$2,500
Luetkemeyer, Blaine	US House (R-MO)	Financial Services	\$5,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2015 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2015 CONTRIBUTION
Maloney, Carolyn	US House (D-NY)	Financial Services	\$5,000
Marchant, Kenny	US House (R-TX)	Ways & Means	\$4,500
McCarthy, Kevin	US House (R-CA)	Majority Leader	\$5,000
Meehan, Pat	US House (R-PA)	Ways & Means	\$1,000
Meng, Grace	US House (D-NY)	Small Business	\$6,000
Messer, Luke	US House (R-IN)	Financial Services	\$1,000
Mulvaney, Mick	US House (R-SC)	Financial Services	\$2,500
Murphy, Patrick	US House (D-FL)	Financial Services	\$10,000
Neal, Richard	US House (D-MA)	Ways & Means	\$1,500
Neugebauer, Randy	US House (R-TX)	Financial Services	\$2,500
Noem, Kristi	US House (R-SD)	Ways & Means	\$2,500
Olson, Pete	US House (R-TX)	Energy & Commerce	\$1,000
Paulsen, Erik	US House (R-MN)	Ways & Means	\$1,000
Perlmutter, Ed	US House (D-CO)	Financial Services	\$10,000
Peters, Scott	US House (D-CA)	Judiciary	\$1,000
Pittenger, Robert	US House (R-NC)	Financial Services	\$3,500
Poliquin, Bruce	US House (R-ME)	Financial Services	\$5,000
Ratcliffe, John	US House (R-TX)	Judiciary	\$3,000
Reed, Tom	US House (R-NY)	Ways & Means	\$1,000
Renacci, Jim	US House (R-OH)	Ways & Means	\$3,500
Rigell, Scott	US House (R-VA)	Appropriations	\$1,000
Roskam, Peter	US House (R-IL)	Ways & Means	\$5,000
Ross, Dennis	US House (R-FL)	Financial Services	\$4,500
Rothfus, Keith	US House (R-PA)	Financial Services	\$2,000
Royce, Ed	US House (R-CA)	Financial Services	\$3,000
Ryan, Paul	US House (R-WI)	Speaker of the House	\$2,500
Scalise, Steve	US House (R-LA)	Majority Whip	\$5,000
Schultz, Debbie Wasserman	US House (D-FL)	Appropriations	\$2,000
Schweikert, David	US House (R-AZ)	Financial Services	\$2,000
Scott, Bobby	US House (D-VA)	Education & Workforce	\$5,000
Scott, David	US House (D-GA)	Financial Services	\$7,500
Sessions, Pete	US House (R-TX)	Chair, Rules	\$5,000
Sewell, Terri	US House (D-AL)	Financial Services	\$2,500
Sinema, Kyrsten	US House (D-AZ)	Financial Services	\$5,000
Smith, Adrian	US House (R-NE)	Ways & Means	\$1,000
Smith, Jason	US House (R-MO)	Ways & Means	\$2,000
Stivers, Steve	US House (R-OH)	Financial Services	\$4,000
Stutzman, Marlin	US House (R-IN)	Financial Services	\$2,500
Tiberi, Pat	US House (R-OH)	Ways & Means	\$5,500
Tipton, Scott	US House (R-CO)	Financial Services	\$5,000
Tonko, Paul	US House (D-NY)	Energy & Commerce	\$1,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2015 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2015 CONTRIBUTION
Velazquez, Nydia	US House (D-NY)	Financial Services	\$1,000
Wagner, Ann	US House (R-MO)	Financial Services	\$2,500
Walden, Greg	US House (R-OR)	Energy & Commerce	\$3,000
Westmoreland, Lynn	US House (R-GA)	Financial Services	\$2,000
Williams, Roger	US House (R-TX)	Financial Services	\$2,000
Yoder, Kevin	US House (R-KS)	Appropriations	\$1,000
Young, Todd	US House (R-IN)	Ways & Means	\$1,000
Zeldin, Lee	US House (R-NY)	Transportation	\$2,000
Zoeller, Greg	US House (R-IN)	Candidate	\$1,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2015 POLITICAL CONTRIBUTIONS (PAC)

US SENATE

SENATE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2015 CONTRIBUTION
Ayotte, Kelly	US Senate (R-NH)	Commerce	\$2,500
Boozman, John	US Senate (R-AR)	Appropriations	\$2,000
Burr, Richard	US Senate (R-NC)	Finance	\$2,500
Carper, Tom	US Senate (D-DE)	Finance	\$7,500
Coons, Chris	US Senate (D-DE)	Appropriations	\$1,000
Cotton, Tom	US Senate (R-AR)	Banking	\$2,500
Crapo, Mike	US Senate (R-ID)	Banking	\$5,000
Donnelly, Joe	US Senate (D-IN)	Banking	\$2,500
Gardner, Cory	US Senate (R-CO)	Small Business	\$1,000
Heitkamp, Heidi	US Senate (D-ND)	Banking	\$2,000
Heller, Dean	US Senate (R-NV)	Banking	\$2,500
Isakson, Johnny	US Senate (R-GA)	Finance	\$6,000
Johnson, Ron	US Senate (R-WI)	Commerce	\$2,500
Kaine, Tim	US Senate (D-VA)	Budget	\$2,000
Manchin, Joe	US Senate (D-WV)	Commerce	\$1,000
Murray, Patty	US Senate (D-WA)	Health, Education, Labor and Pensions	\$2,000
Perdue, David	US Senate (R-GA)	Judiciary	\$2,000
Peters, Gary	US Senate (D-MI)	Commerce	\$4,000
Portman, Rob	US Senate (R-OH)	Finance	\$5,000
Rounds, Mike	US Senate (R-SD)	Banking	\$2,500
Rubio, Marco	US Senate (R-FL)	Commerce	\$5,000
Sasse, Ben	US Senate (R-NE)	Banking	\$5,000
Schumer, Chuck	US Senate (D-NY)	Banking	\$5,000
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)	Judiciary	\$2,500
Thune, John	US Senate (R-SD)	Chair, Commerce	\$4,000
Toomey, Pat	US Senate (R-PA)	Banking	\$3,500
Vitter, David	US Senate (R-LA)	Banking	\$5,000
Wyden, Ron	US Senate (D-OR)	Finance	\$3,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2015 POLITICAL CONTRIBUTIONS (PAC)

LEADERSHIP COMMITTEE CONTRIBUTIONS (PAC)

LEADERSHIP COMMITTEES	SPONSOR	2015 CONTRIBUTION
Ax PAC	Rep. Sean Duffy (R-WI)	\$5,000
AmeriPAC	Rep. Steny Hoyer (D-MD)	\$5,000
ANDER PAC	Rep. Ander Crenshaw (R-FL)	\$5,000
Arkansas for Leadership PAC	Sen. John Boozman (R-AR)	\$2,500
Building Leadership And Inspiring New Enterprise PAC	Rep. Blaine Luetkemeyer (R-MO)	\$5,000
Carolyn's PAC	Rep. Carolyn Maloney (D-NY)	\$5,000
Citizens for Prosperity in America Today PAC	Sen. Pat Toomey (R-PA)	\$5,000
Common Ground PAC	Sen. Tim Kaine (D-VA)	\$5,000
Dakota Prairie PAC	Sen. Heidi Heitkamp (D-ND)	\$2,500
Defend America PAC	Sen. Richard Shelby (R-AL)	\$5,000
DEL PAC	Rep. John Carney (D-DE)	\$1,500
Democrats Win Seats PAC	Rep. Debbie Wasserman-Schultz (D-FL)	\$2,500
Eye of the Tiger	Rep. Steve Scalise (R-LA)	\$5,000
First State PAC	Sen. Tom Carper (D-DE)	\$5,000
Freedom Fund	Sen. Mike Crapo (R-ID)	\$5,000
Funding Republicans Supporting Opportunity and Growth PAC	Rep. Stephen Fincher (R-TN)	\$5,000
Heartland Values PAC	Sen. John Thune (R-SD)	\$5,000
HECK PAC	Rep. Denny Heck (D-WA)	\$2,500
HellerHigh Water PAC	Sen. Dean Heller (R-NV)	\$2,500
Help Unite Republicans Today PAC	Rep. Robert Hurt (R-VA)	\$5,000
Hoosiers First PAC	Sen. Joe Donnelly (D-IN)	\$1,000
Jobs And Innovation Matter PAC	Rep. Jim Himes (D-CT)	\$5,000
Jobs, Economy And Budget Fund	Rep. Jeb Hensarling (R-TX)	\$5,000
Louisiana Reform PAC	Sen. David Vitter (R-LA)	\$5,000
Majority Committee PAC	Rep. Kevin McCarthy (R-CA)	\$5,000
More Conservatives PAC	Rep. Patrick McHenry (R-NC)	\$5,000
NYJOBS PAC	Rep. Steve Israel (D-NY)	\$2,500
PEM PAC	Rep. Patrick Murphy (D-FL)	\$5,000
People For Enterprise Trade And Economic Growth PAC	Rep. Pete Sessions (R-TX)	\$5,000
Peter Norbeck Leadership PAC	Sen. Mike Rounds (R-SD)	\$2,500
Pioneer PAC	Rep. Pat Tiberi (R-OH)	\$1,000
Rely on Your Beliefs PAC	Sen. Roy Blunt (R-MO)	\$5,000
Rock City PAC	Sen. Bob Corker (R-TN)	\$1,000
Sasse PAC	Sen. Ben Sasse (R-NE)	\$1,000
Terri PAC	Rep. Terri Sewell (D-GA)	\$1,500
The Freedom Project	Rep. John Boehner (R-OH)	\$5,000
The Liberty Project PAC	Rep. Randy Neugebauer (R-TX)	\$5,000
The Madison PAC	Rep. Richie Neal (D-MA)	\$5,000
Tomorrow is Meaningful PAC	Sen. Tim Scott (R-SC)	\$5,000
Upper Hand Fund	Rep. Bill Huizenga (R-MI)	\$5,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND
2015 POLITICAL CONTRIBUTIONS (PAC)

CONGRESSIONAL PARTY COMMITTEE CONTRIBUTIONS (PAC)

PARTY COMMITTEES	2015 CONTRIBUTION
National Republican Congressional Committee	\$15,000
National Republican Senatorial Committee	\$15,000

TRADE ASSOCIATIONS CONTRIBUTIONS (PAC)

TRADE ASSOCIATION	2015 CONTRIBUTION
American Bankers Association PAC	\$5,000
Consumer Bankers Association PAC	\$5,000
Main Street Banking PAC	\$5,000

STATE & LOCAL CONTRIBUTIONS (PAC)

CANDIDATE	CHAMBER	POSITION OR COMMITTEE	2015 CONTRIBUTION
Abbott, Greg	Statewide (R-TX)	Governor	\$5,000
Creighton, Brandon	State Senate (R-TX)	Business & Commerce	\$1,000
Flynn, Dan	State House (R-TX)	Investments & Financial Services	\$1,000
Longoria, Oscar	State House (D-TX)	Investments & Financial Services	\$500
Morrisey, Patrick	Statewide (R-WV)	Attorney General	\$1,000
Parker, Tan	State House (R-TX)	Chair, Investments & Financial Services	\$1,000
Pruitt, Scott	Statewide (R-OK)	Attorney General	\$1,000
Schuetz, Bill	Statewide (R-MI)	Attorney General	\$499
Shaheen, Matt	State House (R-TX)	Criminal Jurisprudence	\$500
Straus, Joe	State House (R-TX)	Speaker of the House	\$1,000
Taylor, Van	State Senate (R-TX)	Transportation	\$1,000

CAPITAL ONE FINANCIAL CORPORATION
2015 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE AND LOCAL CONTRIBUTIONS (CORPORATE)

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2015 CONTRIBUTION
Adams, Les	State House (R-VA)	Courts of Justice	\$500
Albo, Dave	State House (R-VA)	Chair, Courts of Justice	\$3,500
Bell, Rob	State House (R-VA)	Commerce & Labor	\$1,000
Bocanegra, Raul	State House (D-CA)	Chair, Revenue & Taxation	\$2,250
Bonilla, Susan	State House (D-CA)	Chair, Business and Professions	\$1,000
Byron, Kathy	State House (R-VA)	Commerce & Labor	\$1,000
Chafin, Ben	State Senate (R-VA)	Commerce & Labor	\$1,000
Cline, Ben	State House (R-VA)	Commerce & Labor	\$500
Collins, Chris	State House (R-VA)	Candidate	\$500
Cosgrove, John	State Senate (R-VA)	Commerce & Labor	\$500
Cox, Kirk	State House (R-VA)	Majority Leader	\$2,500
Dance, Roz	State Senate (D-VA)	Commerce & Labor	\$1,000
Davis, Glenn	State House (R-VA)	Finance	\$500
DeFrancisco, John	State Senate (R-NY)	Deputy Majority Leader	\$500
DeSteph, Bill	State House (R-VA)	Finance	\$500
Dunnavant, Siobahn	State Senate (R-VA)	Candidate	\$1,150
Edwards, John	State Senate (D-VA)	Courts of Justice	\$1,000
Farrell, Peter	State House (R-VA)	Commerce & Labor	\$500
Feldman, Brian	State Senate (D-MD)	Finance	\$500
Ferguson, Bob	Statewide (D-WA)	Attorney General	\$1,000
Filler-Corn, Eileen	State House (D-VA)	Commerce & Labor	\$500
Flanagan, John	State Senate (R-NY)	Majority Leader	\$1,000
Frosh, Brian	Statewide (D-MD)	Attorney General	\$1,000
Garrett, Tom	State Senate (R-VA)	Courts of Justice	\$1,000
Gilbert, Todd	State Senate (R-VA)	Courts of Justice	\$1,500
Golden, Martin	State Senate (R-NY)	Majority Secretary	\$500
Greason, Tag	State House (R-VA)	Appropriations	\$1,000
Habeeb, Greg	State House (R-VA)	Commerce & Labor	\$1,150
Heastie, Carl	State Assenbly (D-NY)	Speaker of the House	\$1,000
Herring, Charnielle	State House (D-VA)	Minority Caucus Chairman	\$500
Hood, Jim	Statewide (R-MS)	Attorney General	\$1,000
Howell, Janet	State Senate (D-VA)	Courts of Justice	\$1,500
Howell, William	State House (R-VA)	Speaker of the House	\$5,000
Hugo, Tim	State House (R-VA)	Majority Caucus Chairman	\$1,500
Janis, Bill	State Senate (R-VA)	Candidate	\$500
Jones, Chris	State House (R-VA)	Appropriations	\$500
Keam, Mark	State House (D-VA)	Commerce & Labor	\$500
Kilgore, Terry	State House (R-VA)	Chair, Commerce & Labor	\$2,500
Landes, Steve	State House (R-VA)	Appropriations	\$500
Landry, Jeff	Statewide (R-LA)	Attorney General	\$1,000
Laxalt, Adam	Statewide (R-NV)	Attorney General	\$2,500

CAPITAL ONE FINANCIAL CORPORATION
2015 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE AND LOCAL CONTRIBUTIONS (continued)

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2015 CONTRIBUTION
Leftwich, Jay	State House (R-VA)	Courts of Justice	\$500
Lewis, Lynwood	State Senate (D-VA)	Commerce & Labor	\$1,000
Loupassi, Manoli	State House (R-VA)	Commerce & Labor	\$1,000
Lucas, Louise	State House (D-VA)	Courts of Justice	\$500
Marsden, Dave	State Senate (D-VA)	Transportation	\$500
Marshall, Danny	State House (R-VA)	Commerce & Labor	\$500
Martin, Steve	State Senate (R-VA)	Chair, Education & Health	\$500
Mason, Monty	State House (D-VA)	Courts of Justice	\$500
Massie, Jimmie	State House (R-VA)	Appropriations	\$500
McClellan, Jenn	State House (D-VA)	Commerce & Labor	\$1,000
McDougle, Ryan	State Senate (R-VA)	Majority Caucus Chairman	\$2,500
McEachin, Don	State Senate (D-VA)	Minority Caucus Chairman	\$1,000
Miller, Jackson	State House (R-VA)	Majority Whip	\$1,500
Miller, John	State Senate (D-VA)	Education & Health	\$250
Minchew, Randy	State House (R-VA)	Courts of Justice	\$500
Morelle, Joseph	State Assembly (D-NY)	Majority Leader	\$500
Newman, Steve	State Senate (R-VA)	Commerce & Labor	\$1,500
Nguyen, Chuong	State House (R-VA)	Candidate	\$250
Norment, Tommy	State Senate (R-VA)	Majority Leader	\$5,000
Northam, Ralph	Statewide (D-VA)	Lt. Governor	\$1,000
Obenshain, Mark	State Senate (R-VA)	Co-Chair, Courts of Justice	\$2,000
O'Quinn, Israel	State House (R-VA)	Commerce & Labor	\$500
Peace, Chris	State House (R-VA)	Appropriations	\$500
Reeves, Bryce	State Senate (R-VA)	Courts of Justice	\$1,000
Reyes, Sean	Statewide (R-UT)	Attorney General	\$1,000
Salas, Rudy	State House (D-CA)	Cybersecurity	\$1,000
Saslaw, Dick	State Senate (D-VA)	Minority Leader	\$1,500
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	\$1,000
Strange, Luther	Statewide (R-AL)	Attorney General	\$2,000
Stuart, Richard	State Senate (R-VA)	Commerce & Labor	\$1,150
Sturtevant, Glen	State Senate (R-VA)	Candidate	\$1,000
Toscano, David	State House (D-VA)	Minority Leader	\$1,500
Villaneuva, Ron	State House (R-VA)	Commerce & Labor	\$1,000
Vogel, Jill	State Senate (R-VA)	Courts of Justice	\$500
Wagner, Frank	State Senate (R-VA)	Commerce & Labor	\$5,150
Ware, Lee	State House (R-VA)	Chair, Finance	\$1,000
Watts, Vivian	State House (D-VA)	Courts of Justice	\$500
Wood, Jim	State House (D-CA)	Appropriations	\$2,000
Yancey, David	State House (R-VA)	Commerce & Labor	\$500

STATE LEADERSHIP COMMITTEE CONTRIBUTIONS (CORPORATE)

LEADERSHIP COMMITTEES	SPONSOR	2015 CONTRIBUTION
One Commonwealth PAC	Attorney General Mark Herring (D-VA)	\$2,000
Common Good Virginia PAC	Governor Terry McAuliffe (D-VA)	\$15,000
Californians for Jobs & A Strong Economy	Assemblyman Henry Perea (D-CA)	\$5,000

STATE PARTY COMMITTEE CONTRIBUTIONS (CORPORATE)

PARTY COMMITTEE	CHAMBER	2015 CONTRIBUTION
House Republican Campaign Committee	State House (R-VA)	\$3,500
Senate Republican Caucus	State Senate (R-VA)	\$4,500
NY Senate Republican Campaign Committee	State Senate (R-NY)	\$1,500

STATE TRADE ASSOCIATION CONTRIBUTIONS (CORPORATE)

STATE TRADE ASSOCIATION PACs	2015 CONTRIBUTION
Maryland Bankers Association PAC	\$3,000
Virginia Bankers Association PAC	\$1,500
Virginia Chamber of Commerce PAC	\$1,000

MISCELLANEOUS CONTRIBUTIONS (CORPORATE)

FORUM	SPONSOR/POSITION	2015 CONTRIBUTION
Texas Governor Inaugural Committee	Greg Abbott (R-TX)	\$10,000
Democratic Attorneys General Association	N/A	\$50,000
Republican Attorneys General Association	N/A	\$50,000
Democratic Governors Association	N/A	\$40,000
Republican Governor's Association	N/A	\$40,450

Steven Boms, Senior Director, Head of Federal Government Affairs

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

Jim Brown, 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 and Mary.



**Rick Olson, Senior Director,
Federal Government Affairs**

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

**Mina Patel, Administrative Assistant
and PAC Coordinator**

Mina joined the Government and Policy Affairs Group in August 2015 as an Administrative Assistant and PAC Administrator. She has been with Capital One for 26 years, starting with Chevy Chase Bank, and transitioned to Capital One following the 2009 acquisition. Prior to joining GPAG, she 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 in the Retail Branches of Chevy Chase Bank, and she started her banking career as a part-time teller.

**Larry Stein, Senior Consultant,
Government Affairs**

Larry joined Capital One in 2003 and led the Government and Policy Affairs function until 2015, when he transitioned to the role of Senior Consultant for the company. He has over 25 years of political affairs experience, including serving as Assistant to the President for Legislative Affairs to President Clinton, senior staff member for Senate Majority Leader Tom Daschle (D-SD) and Senate Budget Committee Staff Director. Larry also has private industry experience with the NASDAQ Stock Market and spent two years in Japan assisting with liberalizing Japanese financial markets.

**Francine Tuck, Manager,
Legal Regulatory & Policy Affairs**

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

**Emily Weems, 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.