

# 2018 Government and Policy Affairs Group Annual Report

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## LEGISLATION AND REGULATIONS TOUCH ALL ASPECTS OF OUR COMPANY

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Legislation and regulations touch all aspects of our company. From designing a new product to capital requirements and the corporate tax code, Capital One is impacted by the legislation enacted by lawmakers in Washington, D.C. and state capitals, as well as regulations issued at the state, federal and local levels.

In 2018 alone, over 500 bills were passed at the state level that were applicable to Capital One. At the federal level, a number of major pieces of legislation have been passed that are central to our business. The passage, subsequent rulemaking and implementation can take years.

The Dodd-Frank Act (2010), which itself was over 2,000 pages, required more than 200 rules to be written as a result. The Credit CARD Act (2009) and in 2018 the Economic Growth, Regulatory Relief and Consumer Protection Act also took time to reach implementation, with the latter legislation still being implemented by the federal banking regulators.

Legislation takes years of planning, dialogue and cultivation to develop. We engage on a variety of public policy issues affecting the financial services industry. These issues include, among others, macro-prudential regulation, privacy, tax, technology, employment, cybersecurity, community development lending and consumer protection. We continue to seek to engage policymakers thoughtfully, staying true to our central tenets of doing the best for our customers, associates, communities and the overall company.

The political process does not alter who we are or how we work, or our goal of advancing Capital One's reputation as a leading provider of financial services, as an employer of choice, and as a responsible corporate citizen.

## 2018 TRADE GROUP MEMBERSHIPS

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

### **American Bankers Association**

The American Bankers Association assesses its membership dues based on bank assets. Of the dues paid, \$61,623 was attributable to lobbying expenses in 2018.

### **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 2018.

### **Bank Policy Institute/Financial Services Roundtable**

The Bank Policy Institute emerged through the merger of the Financial Services Roundtable and part of The Clearing House (the Association) mid-year. The Bank Policy Institute assesses its membership dues for publicly traded companies based on the current market capital value of the company. Of the dues paid, \$75,000 was attributable to lobbying expenses in 2018.

### **The Clearing House**

The Clearing House assesses its membership dues based on the U.S. bank holding company's assets. Of the dues paid, \$21,117 was attributable to lobbying expenses in 2018.

### **Consumer Bankers Association**

The Consumer Bankers Association assesses its membership dues based on bank assets. Of the dues paid, \$71,597 was attributable to lobbying expenses in 2018.

### **Delaware Bankers Association**

The Delaware Bankers Association assesses its membership dues based on an average of the "total assets" reported in filed Call Reports for each of the four quarters during the previous calendar year. Of the dues paid, \$8,000 was attributable to lobbying expenses in 2018.

### **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 2018.

### **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, \$3,855 was attributable to lobbying expenses in 2018.

### **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, \$14,850 was attributable to lobbying expenses in 2018.

### **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 2018.

### **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 2018.

### **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, \$7,839 was attributable to lobbying expense in 2018.

### **National Multi Family Housing Council**

The National Multi Family 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 Family Housing Council. Of the dues paid, \$9,250 was attributable to lobbying expenses in 2018.

### **New York Bankers Association**

Capital One is a member of the New York Bankers Association but did not have any payments to NYBA attributable to lobbying expenses in 2018.

## 2018 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, \$4,902 was attributable to lobbying expenses in 2018.

### **Structured Finance Industry Group**

The Structured Finance Industry Group assigns dues according to the most relevant or comprehensive membership category of the institution, based on its market function and size. Of the dues paid, \$1,155 was attributable to lobbying expenses in 2018.

### **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 2018.

### **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 2018.

*Capital One was a member of the trade associations listed above in the calendar year 2018. Payments and related compliance filing dates may vary, however, based on payment schedules.*

## POLITICAL EXPENDITURES GOVERNANCE POLICIES

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### 2018 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 2018. Capital One did not use any PAC or corporate funds in support of or opposition to any ballot measures in 2018. Capital One did not contribute any PAC funds to special interest groups organized under Section 501(c)(4) of the IRS code in 2018. Capital One used corporate funds to contribute to committees organized under Section 501(c)(4) of the IRS code in 2018. 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, contributions are made to leadership PACs of particular members of Congress.

### 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.

### 2018 Contribution Committee Members

#### Chair:

Vice President, Government and Policy Affairs

#### Members:

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

### 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, spending guidelines and total budget expenditures. This committee also reviews on an annual basis the Corporation's political contributions, including contributions to political action committees, corporate contributions, PAC to PAC contributions (e.g., trade associations PACs), and the Corporation's Government and Policy Affairs Annual Report.

**CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2018 POLITICAL CONTRIBUTIONS (PAC)**

**US HOUSE OF REPRESENTATIVES**

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2018 CONTRIBUTION
Barr, Andy	US House (R-KY)	Financial Services	\$5,000
Beatty, Joyce	US House (D-OH)	Financial Services	\$3,000
Beyer, Don	US House (D-VA)	Science, Space & Technology	\$8,000
Bishop, Mike	US House (R-MI)	Ways & Means	\$2,000
Brat, Dave	US House (R-VA)	Small Business	\$2,500
Brown, Anthony	US House (D-MD)	Armed Services	\$3,000
Buchanan, Vern	US House (R-FL)	Ways & Means	\$3,000
Budd, Ted	US House (R-NC)	Financial Services	\$5,000
Bustos, Cheri	US House (D-IL)	Agriculture	\$2,000
Carter, John	US House (R-TX)	Appropriations	\$2,000
Clay, William	US House (D-MO)	Financial Services	\$3,000
Cline, Ben	US House (R-VA)	Candidate	\$1,000
Collins, Doug	US House (R-GA)	Judiciary	\$1,000
Comstock, Barbara	US House (R-VA)	Transportation & Infrastructure	\$5,000
Connolly, Gerry	US House (D-VA)	Foreign Affairs	\$6,000
Correa, Lou	US House (D-CA)	Homeland Security	\$1,000
Cramer, Kevin	US House (R-ND)	Energy & Commerce	\$2,000
Crowley, Joe	US House (D-NY)	Ways & Means	\$3,000
Cuellar, Henry	US House (D-TX)	Appropriations	\$3,000
Curbelo, Carlos	US House (R-FL)	Ways & Means	\$5,500
DelBene, Suzan	US House (D-WA)	Ways & Means	\$2,500
Duffy, Sean	US House (R-WI)	Financial Services	\$7,500
Emmer, Tom	US House (R-MN)	Financial Services	\$6,500
Faso, John	US House (R-NY)	Agriculture	\$2,000
Foster, Bill	US House (D-IL)	Financial Services	\$7,500
Gallagher, Mike	US House (R-WI)	Armed Services	\$2,500
Garcia, Sylvia	US House (D-TX)	Candidate	\$5,000
Gonzalez, Vincent	US House (D-TX)	Financial Services	\$4,000
Graves, Garret	US House (R-LA)	Transportation & Infrastructure	\$1,000
Graves, Tom	US House (R-GA)	Appropriations	\$7,500
Guthrie, Brett	US House (R-KY)	Energy & Commerce	\$1,000
Heck, Dennis	US House (D-WA)	Financial Services	\$8,000
Higgins, Brian	US House (D-NY)	Ways & Means	\$2,000
Hill, French	US House (R-AR)	Financial Services	\$5,000
Himes, Jim	US House (D-CT)	Financial Services	\$1,000
Holding, George	US House (R-NC)	Ways & Means	\$6,500
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	\$1,500
Huizenga, Bill	US House (R-MI)	Financial Services	\$5,000
Hultgren, Randy	US House (R-IL)	Financial Services	\$7,000
Hurd, Will	US House (R-TX)	Homeland Security	\$8,000
Johnson, Dusty	US House (R-SD)	Candidate	\$1,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2018 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2018 CONTRIBUTION
Joyce, Dave	US House (R-OH)	Appropriations	\$2,000
Keating, Bill	US House (D-MA)	Homeland Security	\$2,500
Kelly, Mike	US House (R-PA)	Ways & Means	\$3,500
Kildee, Dan	US House (D-MI)	Financial Services	\$2,000
Kilmer, Derek	US House (D-WA)	Appropriations	\$2,500
Knight, Steve	US House (R-CA)	Small Business	\$3,000
Krishnamoorthi, Raja	US House (D-IL)	Education & the Workforce	\$4,000
Kuster, Annie	US House (D-NH)	Armed Services	\$1,000
Kustoff, David	US House (R-TN)	Financial Services	\$3,000
LaHood, Darin	US House (R-IL)	Ways & Means	\$5,000
Long, Billy	US House (R-MO)	Energy & Commerce	\$3,000
Love, Mia	US House (R-UT)	Financial Services	\$5,000
Lujan, Ben Ray	US House (D-NM)	Energy & Commerce	\$4,000
MacArthur, Tom	US House (R-NJ)	Financial Services	\$2,000
Maloney, Carolyn	US House (D-NY)	Financial Services	\$6,500
Marchant, Kenny	US House (R-TX)	Ways & Means	\$4,000
McCarthy, Kevin	US House (R-CA)	Majority Leader	\$5,000
McEachin, Donald	US House (D-VA)	Armed Services	\$6,000
McHenry, Patrick	US House (R-NC)	Financial Services	\$5,000
Moore, Gwen	US House (D-WI)	Financial Services	\$2,500
Morrelle, Joe	US House (D-NY)	Candidate	\$2,000
Murphy, Stephanie	US House (D-FL)	Armed Services	\$6,000
Neal, Richard	US House (D-MA)	Ways & Means	\$4,000
Nunes, Devin	US House (R-CA)	Ways & Means	\$7,000
O'Halleran, Tom	US House (D-AZ)	Armed Services	\$2,000
Panetta, Jimmy	US House (D-CA)	Agriculture	\$7,000
Pascrell, Bill	US House (D-NJ)	Ways & Means	\$2,500
Paulsen, Erik	US House (R-MN)	Chair, Joint Economic	\$6,500
Perlmutter, Ed	US House (D-CO)	Financial Services	\$6,000
Peters, Scott	US House (D-CA)	Energy & Commerce	\$1,000
Poliquin, Bruce	US House (R-ME)	Financial Services	\$5,000
Ratcliffe, John	US House (R-TX)	Homeland Security	\$2,500
Reed, Tom	US House (R-NY)	Ways & Means	\$2,500
Rice, Tom	US House (R-SC)	Ways & Means	\$3,500
Richmond, Cedric	US House (D-LA)	Homeland Security	\$10,000
Rochester, Lisa Blunt	US House (D-DE)	Education & the Workforce	\$7,500
Roskam, Peter	US House (R-IL)	Ways & Means	\$5,000
Rothfus, Keith	US House (R-PA)	Financial Services	\$3,000
Ruiz, Raul	US House (D-CA)	Energy & Commerce	\$2,000
Russell, Steve	US House (R-OK)	Armed Services	\$2,000
Scalise, Steve	US House (R-LA)	Majority Whip	\$5,000
Schneider, Bradley	US House (D-IL)	Judiciary	\$2,000
Schrader, Kurt	US House (D-OR)	Energy & Commerce	\$2,000

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2018 POLITICAL CONTRIBUTIONS (PAC)

US HOUSE OF REPRESENTATIVES (continued)

US HOUSE CANDIDATE	CHAMBER	POSITION OR KEY COMMITTEE	2018 CONTRIBUTION
Scott, Bobby	US House (D-VA)	Education & the Workforce	\$5,000
Sessions, Pete	US House (R-TX)	Chairman, Rules	\$9,000
Sewell, Terri	US House (D-AL)	Ways & Means	\$4,500
Sherman, Brad	US House (D-CA)	Financial Services	\$3,000
Smith, Adrian	US House (R-NE)	Ways & Means	\$1,000
Smith, Jason	US House (R-MO)	Ways & Means	\$3,000
Stefanik, Elise	US House (R-NY)	Armed Services	\$3,500
Stivers, Steve	US House (R-OH)	Financial Services	\$5,000
Suozzi, Tom	US House (D-NY)	Armed Services	\$3,000
Taylor, Scott	US House (R-VA)	Appropriations	\$9,000
Taylor, Van	US House (R-TX)	Candidate	\$2,000
Thompson, Glenn	US House (R-PA)	Agriculture	\$1,000
Thompson, Mike	US House (D-CA)	Ways & Means	\$4,000
Tipton, Scott	US House (R-CO)	Financial Services	\$4,000
Tonko, Paul	US House (D-NY)	Energy & Commerce	\$3,000
Upton, Fred	US House (R-MI)	Energy & Commerce	\$2,000
Valadao, David	US House (R-CA)	Appropriations	\$3,500
Veasey, Marc	US House (D-TX)	Armed Services	\$1,000
Velazquez, Nydia	US House (D-NY)	Financial Services	\$9,000
Wagner, Ann	US House (R-MO)	Financial Services	\$4,000
Walberg, Tim	US House (R-MI)	Energy & Commerce	\$1,000
Walorski, Jackie	US House (R-IN)	Ways & Means	\$5,500
Walters, Mimi	US House (R-CA)	Energy & Commerce	\$4,500
Wenstrup, Brad	US House (R-OH)	Armed Services	\$1,000
Wittman, Rob	US House (R-VA)	Armed Services	\$2,000
Yoder, Kevin	US House (R-KS)	Appropriations	\$5,000

LEADERSHIP COMMITTEE CONTRIBUTIONS (PAC)

LEADERSHIP COMMITTEES	SPONSOR	2018 CONTRIBUTION
AMERI PAC	US Rep. Steny Hoyer (D-MD)	\$5,000
AX PAC	US Rep. Sean Duffy (R-WI)	\$5,000
Back PAC	US Rep. Don Beyer (D-VA)	\$2,500
BARR PAC	US Rep. Andy Barr (R-KY)	\$5,000
BLAINE PAC	US Rep. Blaine Luetkemeyer (R-MO)	\$5,000
Blue Dog PAC	House Moderate Democrats	\$5,000
BRAVE PAC	US Rep. David Scott (D-GA)	\$5,000
Build Our Future PAC	US Rep. Francis Rooney (R-FL)	\$2,000
Citizens for Prosperity in America Today	US Sen. Pat Toomey (R-PA)	\$5,000
Common Sense Democrat PAC	US Rep. Stephen Lynch (D-MA)	\$1,000
Conservative Roundtable PAC	US Rep. George Holding (R-NC)	\$2,500
Continuing America's Strength & Security PAC	US Sen. Bill Cassidy (R-LA)	\$5,000

**CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2018 POLITICAL CONTRIBUTIONS (PAC)**

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

LEADERSHIP COMMITTEES	SPONSOR	2018 CONTRIBUTION
Developing A New Generation	US Rep. Stephanie Murphy (D-FL)	\$1,500
Dogwood PAC	US Rep. Donald McEachin (D-VA)	\$5,000
Equality PAC	Multi-Candidate	\$5,000
Eye of the Tiger PAC	US Rep. Steve Scalise (R-LA)	\$5,000
Georgia PAC	US Rep. Tom Graves (R-GA)	\$5,000
Getting Stuff Done PAC	US Rep. Kyrsten Sinema (D-AZ)	\$3,000
Heartland Values PAC	US Sen. John Thune (R-SD)	\$5,000
HECK PAC	US Rep. Denny Heck (D-WA)	\$2,500
ICE PAC	US Rep. Erik Paulsen (R-MN)	\$5,000
JEB Fund	US Rep. Jeb Hensarling (R-TX)	\$5,000
Jersey Values PAC	US Rep. Josh Gottheimer (D-NJ)	\$5,000
Jobs, Opportunity & New Ideas PAC	US Sen. Joni Ernst (R-IA)	\$2,500
LANK PAC	US Sen. James Lankford (R-OK)	\$3,000
Madison PAC	US Rep. Richard Neal (D-MA)	\$5,000
Majority Committee PAC	US Sen. Kevin McCarthy (R-CA)	\$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)	\$5,000
PETE PAC	US Rep. Pete Sessions (R-TX)	\$5,000
PORT PAC	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
Seeking Justice PAC	US Sen. Doug Jones (D-AL)	\$2,000
Southern California Fund PAC	US Rep. Brad Sherman (D-CA)	\$2,000
STEVE PAC	US Rep. Steve Stivers (R-OH)	\$5,000
Synergy PAC	US Rep. John Larson (D-CT)	\$3,500
TIM PAC	US Sen. Tim Scott (R-SC)	\$5,000
Upper Hand Fund PAC	US Rep. Bill Huizenga (R-MI)	\$5,000

**TRADE ASSOCIATIONS CONTRIBUTIONS (PAC)**

TRADE ASSOCIATION	2018 CONTRIBUTION
American Bankers Association PAC	\$5,000
Bank Policy Institute PAC	\$5,000
Consumer Bankers Association PAC	\$2,500

CAPITAL ONE FINANCIAL CORPORATION ASSOCIATES POLITICAL FUND  
2018 POLITICAL CONTRIBUTIONS (PAC)

STATE & LOCAL CONTRIBUTIONS (PAC)

CANDIDATE	CHAMBER	POSITION OR COMMITTEE	2018 CONTRIBUTION
Abbott, Greg	Statewide (R-TX)	Governor	\$10,000
Biedle, Pam	State House (D-MD)	Environment & Transportation	\$1,000
Fallon, Pat	State Senate (R-TX)	Candidate	\$500
Flynn, Dan	State House (R-TX)	Chair, Pensions	\$500
Holland, Justin	State House (R-TX)	Investments & Financial Services	\$500
Hunter, Mike	Statewide (R-OK)	Attorney General	\$2,000
Leach, Jeff	State House (R-TX)	Economic & Small Business	\$500
Longoria, Oscar	State House (D-TX)	Investments & Financial Services	\$500
Nichols, Robert	State Senate (R-TX)	Business & Commerce	\$500
Noem, Kristi	Statewide (R-SD)	Candidate for Governor	\$1,000
Parker, Tan	State House (R-TX)	Chair, Investments & Financial Services	\$500
Paxton, Angela	State Senate (R-TX)	Candidate	\$500
Shaheen, Matt	State House (R-TX)	Government Transparency	\$500
Texas House Republican Caucus	State House (R-TX)	House Republicans	\$2,500

**CAPITAL ONE FINANCIAL CORPORATION  
2018 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES**

**STATE AND LOCAL CONTRIBUTIONS**

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2018 CONTRIBUTION
Adams, Les	State House (R-VA)	Courts of Justice	\$250
Becerra, Xavier	Statewide (D-CA)	Attorney General	\$1,500
Bell, Rob	State House (R-VA)	Chair, Courts of Justice	\$1,000
Bourne, Jeff	State House (D-VA)	Commerce & Labor	\$500
Boysko, Jennifer	State Senate (D-VA)	Candidate	\$500
Bulova, David	State House (D-VA)	Education	\$250
Busch, Michael	State House (D-MD)	Speaker of the House	\$2,500
Byron, Kathy	State House (R-VA)	Commerce & Labor	\$1,000
Caballero, Anna	State Senate (D-CA)	Banking & Financial Institutions	\$1,400
Campbell, Jeff	State House (R-VA)	Courts of Justice	\$500
Carr, Betsy	State House (D-VA)	Appropriations	\$250
Chafin, Ben	State Senate (R-VA)	Commerce & Labor	\$1,000
Collins, Chris	State House (R-VA)	Courts of Justice	\$500
Cosgrove, John	State Senate (R-VA)	Commerce & Labor	\$500
Dance, Roslyn	State Senate (D-VA)	Commerce & Labor	\$500
Delaney, Karrie	State House (D-VA)	Transportation	\$250
Desteph, Bill	State Senate (R-VA)	General Laws	\$500
Dunnavant, Siobahn	State Senate (R-VA)	Finance	\$1,000
Ebbin, Adam	State Senate (D-VA)	General Laws	\$500
Edwards, John	State Senate (D-VA)	Courts of Justice	\$500
Edwards, John Bel	Statewide (D-LA)	Governor	\$1,500
Favola, Barbara	State Senate (D-VA)	Local Government	\$250
Feldman, Brian	State Senate (D-MD)	Finance	\$500
Filler-Corn, Eileen	State House (D-VA)	Commerce & Labor	\$1,500
Foy, Jennifer Carroll	State House (D-VA)	Courts of Justice	\$250
Frosh, Brian	Statewide (D-MD)	Attorney General	\$1,500
Gilbert, Todd	State House (R-VA)	Majority Leader	\$3,000
Heretick, Steve	State House (D-VA)	Commerce & Labor	\$250
Herring, Charniele	State House (D-VA)	Caucus Chair	\$500
Hope, Patrick	State House (D-VA)	Courts of Justice	\$500
Howell, Janet	State Senate (D-VA)	Courts of Justice	\$1,500
Hugo, Tim	State House (R-VA)	Caucus Chair	\$2,000
Jennings, Kathy	Statewide (D-DE)	Candidate, Attorney General	\$1,200
Kalra, Ash	State Assembly (D-CA)	Judiciary	\$1,500
Keam, Mark	State House (D-VA)	Commerce & Labor	\$250
Kilgore, Terry	State House (R-VA)	Chair, Commerce & Labor	\$500
Leftwich, Jay	State House (R-VA)	Courts of Justice	\$500
Lewis, Lynwood	State Senate (D-VA)	Local Government	\$500
Locke, Mamie	State Senate (D-VA)	Caucus Chair	\$500
Lucas, Louise	State Senate (D-VA)	Commerce & Labor	\$500
Marsden, Dave	State Senate (D-VA)	Local Government	\$500
Marshall, Danny	State House (R-VA)	Commerce & Labor	\$500
Mason, Monty	State Senate (D-VA)	General Laws	\$500

CAPITAL ONE FINANCIAL CORPORATION  
2018 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES

STATE AND LOCAL CONTRIBUTIONS (continued)

MEMBER	CHAMBER	POSITION OR KEY COMMITTEE	2018 CONTRIBUTION
Mathias, Jim	State Senate (D-MD)	Finance	\$500
McClellan, Jennifer	State Senate (D-VA)	Transportation	\$750
McDougle, Ryan	State Senate (R-VA)	Caucus Chair	\$2,500
McGuire, John	State House (R-VA)	Education	\$250
Miller, Mike	State Senate (D-MD)	Senate President	\$2,500
Miyares, Jason	State House (R-VA)	Courts of Justice	\$250
Mullin, Mike	State House (D-VA)	Commerce & Labor	\$500
Newman, Steve	State Senate (R-VA)	Commerce & Labor	\$1,000
Norment, Tommy	State Senate (R-VA)	Majority Leader	\$4,000
Obenshain, Mark	State Senate (R-VA)	Chair, Courts of Justice	\$1,000
Peace, Chris	State House (R-VA)	Appropriations	\$500
Peake, Mark	State Senate (R-VA)	Courts of Justice	\$500
Pillion, Todd	State House (R-VA)	Appropriations	\$250
Ransone, Margaret	State House (R-VA)	Commerce & Labor	\$500
Ricketts, Pete	Statewide (R-NE)	Governor	\$5,000
Rosenblum, Ellen	Statewide (D-OR)	Attorney General	\$1,000
Rush, Nick	State House (R-VA)	Majority Whip	\$750
Rutherford, Boyd	Statewide (R-MD)	Lt. Governor	\$2,500
Saslaw, Richard	State Senate (D-VA)	Minority Leader	\$5,000
Sickles, Mark	State House (D-VA)	Appropriations	\$500
Simon, Marcus	State House (D-VA)	Courts of Justice	\$250
Spruill, Lionell	State Senate (D-VA)	Commerce & Labor	\$500
Stanley, Bill	State Senate (R-VA)	Commerce & Labor	\$2,000
Stoney, Levar	Local (D-VA)	Mayor; Richmond	\$2,000
Stuart, Richard	State Senate (R-VA)	Commerce & Labor	\$1,150
Sturtevant, Glen	State Senate (R-VA)	Commerce & Labor	\$500
Torian, Luke	State House (D-VA)	Appropriations	\$500
Toscano, David	State House (D-VA)	House Minority Leader	\$1,000
Van Valkenburg, Schuyler	State House (D-VA)	Education	\$250
Vogel, Jill	State Senate (R-VA)	Finance	\$500
Wagner, Frank	State Senate (R-VA)	Chair, Commerce & Labor	\$2,500
Waldstreicher, Jeff	State House (D-MD)	Economic Matters	\$500
Ware, Lee	State House (R-VA)	Chair, Finance	\$1,000
Watts, Vivian	State House (D-VA)	Courts of Justice	\$250
Webert, Michael	State House (R-VA)	Commerce & Labor	\$500
Wiener, Scott	State Senate (D-CA)	Assistant Majority Whip	\$1,500
Wilt, Tony	State House (R-VA)	Commerce & Labor	\$500
Yancey, David	State House (R-VA)	Commerce & Labor	\$500

**CAPITAL ONE FINANCIAL CORPORATION  
2018 POLITICAL CONTRIBUTIONS CORPORATE EXPENDITURES**

**STATE & LOCAL LEADERSHIP COMMITTEE CONTRIBUTIONS (CORPORATE)**

LEADERSHIP COMMITTEE	SPONSOR	2018 CONTRIBUTION
Colonial Leadership Trust	Speaker of the House Kirk Cox (R-VA)	\$7,000
Texas Inaugural Committee	Gov. Greg Abbott (R-TX)	\$10,000
The Way Ahead PAC	Gov. Ralph Northam (D-VA)	\$11,000
We Rise Together PAC	Lt. Gov. Justin Fairfax (D-VA)	\$2,500

**STATE PARTY COMMITTEE CONTRIBUTIONS (CORPORATE)**

PARTY COMMITTEE	2018 CONTRIBUTION
VA House Democratic Caucus	\$1,500
VA House Republican Campaign Committee	\$3,500
VA Joint Democratic Caucus	\$4,750
VA Legislative Black Caucus	\$500
VA Senate Democratic Caucus	\$1,000
VA Senate Republican Caucus	\$3,250

**STATE TRADE ASSOCIATION CONTRIBUTIONS (CORPORATE)**

STATE TRADE ASSOCIATION PACS	2018 CONTRIBUTION
Conference of Western Attorneys General	\$35,000
Democratic Attorneys General Association	\$50,000
Democratic Governors Association	\$25,350
Northern Virginia Business PAC	\$1,000
Republican Attorneys General Association	\$50,000
Republican Governors Association	\$10,450
VA Bankers Association PAC	\$2,500
VA Chamber of Commerce PAC	\$1,000

**501(C)(4) CONTRIBUTIONS (CORPORATE)**

FORUM	SPONSOR	2018 CONTRIBUTION
Californians for Jobs and a Strong Economy	Moderate Democratic Caucus	\$7,300



**Lauren Abraham, Principal Associate, State & Local Government Affairs**

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

**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 (R-NH), 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 Manager, State and Local Government Affairs**

Jim joined Capital One in 2008. He serves as Capital One's principal government relations liaison in California, Oregon, and Washington. 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, Vice President, Head of State and Local Government Affairs, and PAC Manager**

Steven joined Capital One in 1999 and leads Capital One's State and Local Government Affairs Team. He is Capital One's principal government relations liaison in Virginia. 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 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 (D-MN). 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.

**Ralston King, Manager, State and Local Government Affairs**

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



**Andy Navarrete, Executive Vice President,  
External Affairs**

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

**Allison Paine, Senior Associate,  
Government and Policy Affairs**

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

**Mina Patel, 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 14 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, Senior Manager,  
State & Local Government Affairs**

Joe joined Capital One in 2016 and serves as Capital One's principal government relations liaison in Delaware, District of Columbia, Maryland, New Jersey, New York 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 served as president of the American University Alumni Association from 2017-2018.

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

Emily joined Capital One in 2006 and currently serves as the head of Government and Policy Affairs. Prior to joining Capital One, Emily served as Professional Staff on the House Financial Services Committee for Chairman Mike Oxley (R-OH). In that position, Emily focused on issues under the jurisdiction of the Financial Institutions and Consumer Credit Subcommittee, chaired by U.S. Congressman Spencer Bachus (R-AL). Emily also 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, he 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.