

February 20, 2025



STARCOM DBA ACCESS INTITUTE A111

Re: Your account ending in 0166
Creditor: Capital One N.A.

Dea

We wanted to let you know that the AutoPay payment service for your Spark Cash credit card has been canceled as of February 20, 2025 because of a status change with your credit card account.

If you have any questions about this cancellation or need additional information, please contact us at

Sincerely,

Capital One | Customer Care Team

THIS DOCUMENT IS PRINTED IN TWO COLORS. DO NOT ACCEPT UNLESS BLUE AND GREEN ARE PRESENT.

REMOVE DOCUMENT ALONG THIS PERFORATION

Capital One N.A.
PO Box 30285



PAY Eight Dollars And 31 Cents

TO
THE
ORDER
OF



14-9/650

NO. 11821815

June 16, 2025
VOID AFTER 180 DAYS

AMOUNT

*****\$8.31

CN061525bdab:c98

AUTHORIZED SIGNATURE

MEMO Credit Balance Refund ending 0166

Payment Information

Payment Due Date	For online and phone payments, the deadline is 12 midnight ET, except on the statement closing, when the deadline is 8 p.m. ET.
Jan 10, 2026	
	Upcoming statement closing January 16, 2026
New Balance	Minimum Payment Due
\$251.39	\$15.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a \$39.00 late fee and your APRs may be increased up to the Penalty APR of 33.40%.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	20 Month(s)	\$289

If you would like information about credit counseling services, call

Account Summary

Previous Balance	\$0.00
Payments	\$0.00
Other Credits	\$0.00
Transactions	+ \$250.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$1.39
New Balance	= \$251.39
Credit Limit	\$5,000.00
Available Credit (as of Dec 16, 2025)	\$0.00
Cash Advance Credit Limit	\$5,000.00
Available Credit for Cash Advances	\$0.00

*****Important Notice*****

We are unable to provide your Rewards Summary on this month's statement. To review your current Rewards balance or for additional Rewards information, please log in to your account at capitalone.com, the Capital One Mobile Banking app, or call the customer service number on this statement.

Crystal
1/8/26

Account Notifications

Please check page 3 of this statement for your Account Notifications.

Pay or manage your account at capitalone.com

Customer Service

See reverse for Important Information




2000091 01 MB 0.87 **AUTO T2 0 8561 11415-36099 -027-P00102-I



STARCOM DBA ACCESS





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Payment Due Date: **Jan 10, 2026**

Account ending in **0166**

New Balance	Minimum Payment Due	Amount Enclosed
\$251.39	\$15.00	\$ _____

Capital One
PO Box 981600

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.



Transactions

Visit capitalone.com to see detailed transactions.

#0166: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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#0166: Transactions

Trans Date	Post Date	Description	Amount
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#3679: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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#3679: Transactions

Trans Date	Post Date	Description	Amount
------------	-----------	-------------	--------

#2643: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
------------	-----------	-------------	--------

#2643: Transactions

Trans Date	Post Date	Description	Amount
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Dec 5	Dec 10	Returned Payment	\$250.00
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#2643: Total Transactions			\$250.00
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Total Transactions for This Period			\$250.00
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Fees

Trans Date	Post Date	Description	Amount
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Total Fees for This Period			\$0.00
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Interest Charged

Interest Charge on Purchases	\$1.39
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Interest Charge on Cash Advances	\$0.00
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Interest Charge on Other Balances	\$0.00
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Total Interest for This Period	\$1.39
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Totals Year-to-Date

Total Fees charged	\$0.00
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Total Interest charged	\$7.58
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2025091-0000314-0000025 of 00000044027-0-656170102

Payment Information

Payment Due Date
Apr 10, 2026

For online and phone payments, the deadline is 12 midnight ET, except on the statement closing date when the deadline is 8 p.m. ET.

Upcoming statement closing date:
 April 15, 2026

New Balance
\$251.35

Minimum Payment Due
\$15.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a \$39.00 late fee and any APRs may be increased as defined in your Account Opening Disclosures.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	20 Month(s)	\$287

If you would like information about credit counseling services, call

Account Summary

Previous Balance	\$0.00
Payments	\$0.00
Other Credits	\$0.00
Transactions	+ \$250.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$1.35
New Balance	= \$251.35
Credit Limit	\$5,000.00
Available Credit (as of Mar 16, 2026)	\$0.00
Cash Advance Credit Limit	\$5,000.00
Available Credit for Cash Advances	\$0.00

*****Important Notice*****

We are unable to provide your Rewards Summary on this month's statement. To review your current Rewards balance or for additional Rewards information, please log in to your account at capitalone.com, the Capital One Mobile Banking app, or call the customer service number on this statement.

Account Notifications

Please check page 3 of this statement for your Account Notifications.

Pay or manage your account at capitalone.com

Customer Service

See reverse for Important Information



2000098 01 MB 0.67 **AUTO T2 0 -C27-P00109-I



STARCOM DBA ACCESS INTITUTE



Save time, stay informed. Discover new features with the Capital One Mobile app.

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Payment Due Date: **Apr 10, 2026**

Account ending in 0166

New Balance **\$251.35** Minimum Payment Due **\$15.00** Amount Enclosed \$ _____

Capital One

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.



