



Name	asdf asd
Primary Phone Number	(252) 525-2525
Social Security Number	... - .. - ....
Date of Birth	11 / 11 / 1991
Email Address	asdfsdf@asdfsdf.com
Street Address	123 asdf
City, State	asdf, AL
Zip Code	15151
Do you own or rent your home?	Rent
Monthly Home Payment	\$2,525
Employment Status	Part Time
Total Annual Income	\$25,252

## CAPITAL ONE® ACCOUNT TERMS

Before you submit your application, please read through these Account Terms, which contain additional information about eligibility, rates, fees, and other costs, as applicable.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>25.24%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>28.24%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR may apply indefinitely.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.</p>
<b>Minimum Interest Charge</b>	<p>If you are charged interest, the charge will be no less than \$2.00.</p>

<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Annual Fee</b>	<b>NONE</b>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<ul style="list-style-type: none"> <li>• Up to <b>\$35</b></li> <li>• Up to <b>\$25</b></li> </ul>

**How Do You Calculate My Balance?** We use a method called "average daily balance (including new transactions)." See the "How Do You Calculate the Interest Charge?" section.

**What Are My Billing Rights?** Information on your rights to dispute transactions and how to exercise those rights is provided in the "Your Billing Rights" section.

By clicking on the "Submit Application" button, I am:

1. acknowledging that I have read and agree to the Rate & Fee Information, Privacy and Opt-Out Notice and Customer Agreement;
2. authorizing you to check my credit and employment history;
3. consenting to receive by electronic means only the Rate & Fee Information, Privacy and Opt-Out Notice and Customer Agreement. I understand that these materials may not be available in any paper or non-electronic form, so if I would like to retain a copy for my records, I may print or download these disclosures. I understand that to access and retain these electronic disclosures I must have or have access to equipment that allows me to access and view PDF files and that supports the latest W3C HTML/DOM recommendations and 128 bit SSL encryption;
4. agreeing that I am furnishing all information on this application to both Menards and to Capital One, N.A. I authorize Capital One, N.A. and Menards to exchange information about me so that I can receive the benefits and services of the Menards BIG Card program, and so that Menards can inform me of additional information, offers and opportunities;
5. acknowledging that selecting "Submit Application" has the same effect as physically signing the application;
6. acknowledging that online credit decisions are subject to system availability. If the system is not available at the time you apply online, Capital One, N.A. will contact you by mail within 7 to 10 business days;

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