

YEAR IN REVIEW

Fletcher Maffett, Art Director

Bank Brand Creative

2014

Compiled on 1 December 2015

Part 1

“Complex Wave” Direct Mail Campaign

COMPLEX WAVE

2014

Objective

In June 2013, Capital One introduced the Spark BusinessSM Brand by launching new, compelling Spark Business Checking products. These were designed to deliver more business-specific benefits and value to Small Business Owners, while solidifying Capital One's commitment to the small business market. In February 2014, we began the process of creating this massive campaign, which was called "the Complex Wave," which consisted of four mailings in a series of conversion waves to small business customers. These four mailings would occur between May until December of 2014.

Approach

We produced 5 letters and 13 emails directed to customers who have one or more of the following: 4–10 accounts, a mix of products they are converting to non-profit or Girl Scout accounts, permanent fee waivers (high value customers), TM customers who have a checking account that will be losing Account Analysis Statements, Accounts defaulting to Basic because they are missing information and Multi-Product Accounts for customers whose accounts may have qualified for more than just one Capital One Small Business Account.

Results

To date, the response rate for Complex Wave campaign has been marked as "positively staggering" and the numbers indicate that this campaign is perhaps the most successful in Capital One's history! During the third wave, we were shown numbers indicating Capital One had the highest retention rate and highest customer satisfaction over any other bank in the United States at that time. The conversion response rate was well into the upper 20 percentile and those numbers only tracked the results of the first two Pilot Mailings, which were regional and not even nationwide.

NOTE:

I was assigned this project almost immediately upon my arrival at Capital One in February of 2014. Only a few weeks after that, our business group would discover we were acquiring a new Creative Director for leadership.

Our new Creative Director realized quickly realized I completely had my arms as well as my head around this project and appointed me as the Creative Team Lead on this project. In essence, I was the acting CD designing as well as managing our digital Art Director and four Copywriters. I was able to make this project a flawless design and production success of SBB Creative and brought our team to the table not as a "vendor," as we were originally perceived, but rather, a fully invested strategic creative partner with the stakeholders and other business units.

I represented our team in attendance for all of the review and production meetings and my knowledge of the products and services allowed me to present on-the-fly copy solutions for core-team acceptance which even the Copywriters appreciated.

For my career, Complex Wave goes down in my book as not a creative success, per se, but as a team-building and total project management success. The working relationships I had built during this project are ones that I will look back upon as everlasting.

Purple indicates lasered copy for all layouts.




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YOUR BUSINESS CHECKING IS CHANGING FOR THE BETTER

GET READY FOR AN UPGRADE – PLUS YOUR MONTHLY SERVICE FEES ARE WAIVED.
 You're a valuable Capital One Bank® customer, and we recently built our new Spark BusinessSM Checking accounts with companies like yours in mind. Based on the way you bank with us, on July 16, 2014 your account(s) ending in <F23> will be upgraded to Spark Business Unlimited CheckingSM, our highest-value checking account. **And here's great news**—because we appreciate your business, your monthly service fees for all of these accounts have been **WAIVED**.

SAME ACCOUNT NUMBERS, CHECKS, AND DEBIT CARDS.
 Your checking accounts are converting on July 16, 2014, but your account numbers, checks, and debit cards will stay the same. We've enclosed much more information about your new accounts in this package, and if you have questions, just talk to your banker.

Here are the key features of your new Unlimited Checking accounts:

- Unlimited business transactions
- 5 free domestic wires each month
- No fee for cash deposits
- Can come with up to 2 Spark Business Basic CheckingSM accounts – and those monthly service fees are waived
- Next-day funds availability

If one or more of your eligible accounts aren't listed in this letter, we've got another package coming with details about them. Also, if you think you'll need Treasury Management services, just talk to your banker.


Continued on reverse side>>

Front side of the high-value customer letter for the Pilot Mailing (purple indicates variable type messaging)

WHAT ABOUT REWARDS?
 If you have rewards on any of your current business checking accounts, you can redeem them prior to July 16, 2014; otherwise, we'll convert them to cash and apply them to your new Spark BusinessSM Checking accounts.

QUESTIONS? YOUR BANKER IS READY TO HELP.
 If you have questions, or want to consider another Spark Business Checking account, just give your banker a call or stop by any branch.

For full details about your new accounts, see the following pages.



LOCATE A BRANCH AT MAPS.CAPITALONE.COM
FOR MORE INFORMATION CALL 1-888-755-2172
 M-F 7AM-10PM, SAT 8AM-7PM ET



Spark Business Unlimited Checking is designed for businesses with cash deposit needs under \$40,000 per month. If your business does not qualify, please talk to your banker about alternatives, such as our commercial services, that may better suit your business needs. Small Business accounts are not intended for commercial clients with annual sales revenues exceeding \$10 million. To make sure you get the best product for your business, small businesses that no longer meet these requirements may be converted into an alternate checking product.

Spark Business Basic Checking requires a \$250 minimum account opening deposit. A monthly cycle service fee of \$15 will be charged to this account. Your account provides 100 free transactions per monthly cycle; a \$0.50 per transaction fee will be imposed after that. In each statement cycle, you can deposit up to \$5,000 in cash to your Basic Checking Account without incurring a cash deposit fee. For amounts greater than \$5,000, you will be charged \$1 per \$1,000 you deposit. Free overdraft protection is provided when you link to another Capital One Small Business deposit account with the same Taxpayer Identification Number.

Please ask us about the Rules Governing Deposit Accounts and for more information about transaction limits and other fees.

Products and services are offered by Capital One, N.A., Member FDIC.

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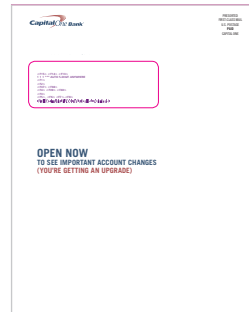



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Reverse side of the high-value customer letter

High Value Customers—
Unlimited Only Package

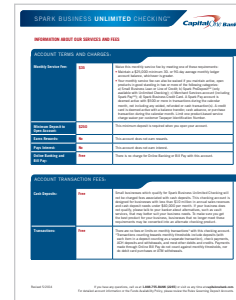
10x13
OE



Letter

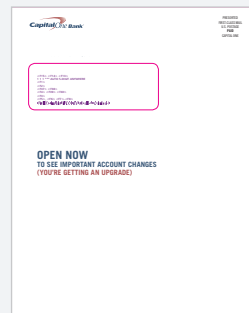


Unlimited
PEW



High Value Customers—
Unlimited & Basic Package

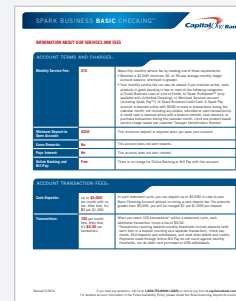
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OE



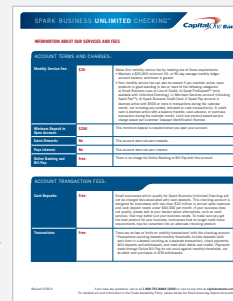
Letter



Basic PEW

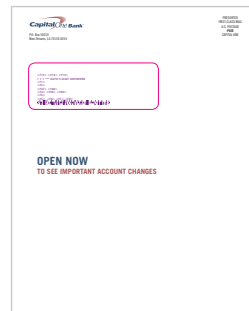


Unlimited
PEW

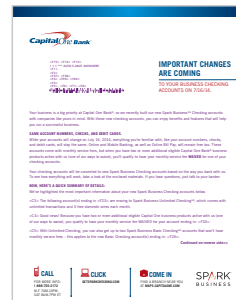


Multi-Product
Services Package

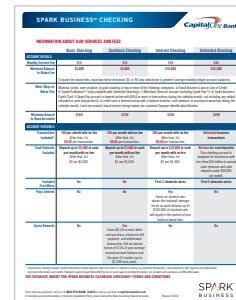
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Letter



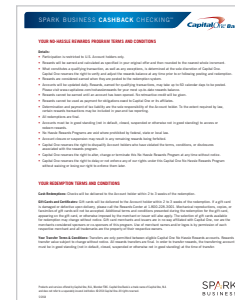
Multi-
Product
PEW



Comparison
chart

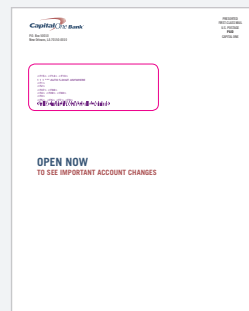


Terms &
Conditions
and FAQ's



Basic Services Package

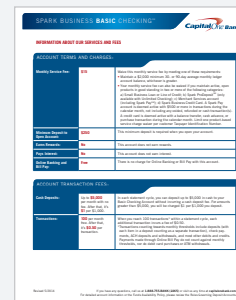
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OE



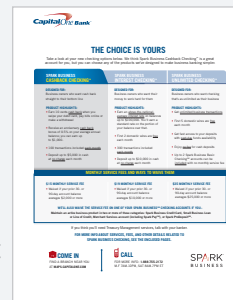
Letter



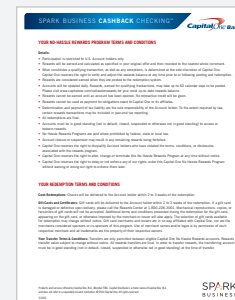
Basic PEW



Comparison
chart

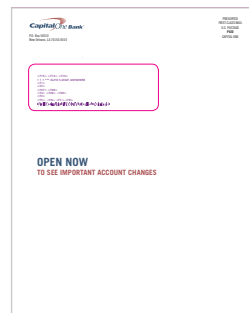


Terms &
Conditions
and FAQ's



Basic Services
(Missing Info) Package

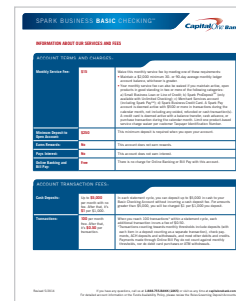
10x13
OE



Letter



Basic PEW



IMPORTANT: Your accounts are changing on July 16, 2014 [Learn about your new accounts.](#)

[SIGN IN](#)

YOUR BUSINESS CHECKING IS GETTING AN UPGRADE

SPARK BUSINESS On July 16, 2014, your accounts will change to Spark BusinessSM Checking.

Get ready for an upgrade—plus, your monthly service fees are waived.
You're a valuable Capital One Bank[®] customer, and we built our new [Spark Business Checking](#) accounts with companies like yours in mind. Based on the way you bank with us, your business checking account(s) ending in [VARBL_3_TXT] will be upgraded to [Spark Business Unlimited CheckingSM](#), our highest-value checking account. **And here's great news**—because we appreciate your business, your monthly service fees for all of these accounts have been **WAIVED**.

Same account numbers, checks, and debit cards.
Your checking accounts are converting to Unlimited Checking on July 16, 2014, but your account numbers, checks, and debit cards will stay the same.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just talk to your banker.

Here are the key features of your new checking accounts:

Spark Business Unlimited Checking

- Unlimited business transactions
- No fee for cash deposits
- Five free domestic wires each month
- Next-day funds availability
- Can come with up to two Spark Business Basic CheckingSM accounts—and those monthly service fees are waived

What about my rewards?
If you have rewards on any of your current business checking accounts, you can [sign in to redeem](#) them prior to July 16, 2014; otherwise, we'll convert them to cash and apply them to your new Spark Business Checking accounts.

Questions? Your banker is ready to answer them.
[You can get more details on your key services and charges online.](#) If you have questions or want to consider another Spark Business Checking account, just give your banker a call or stop by any branch.

CONTACT YOUR BANKER
Find a local branch at MAPS.CAPITALONE.COM
For more information call 1-888-755-2172
Mon–Fri 7 a.m.–10 p.m., Sat 8 a.m.–7 p.m. ET

Get Mobile Banking

Email messaging for high-value customers

Multi-Product
no MPD



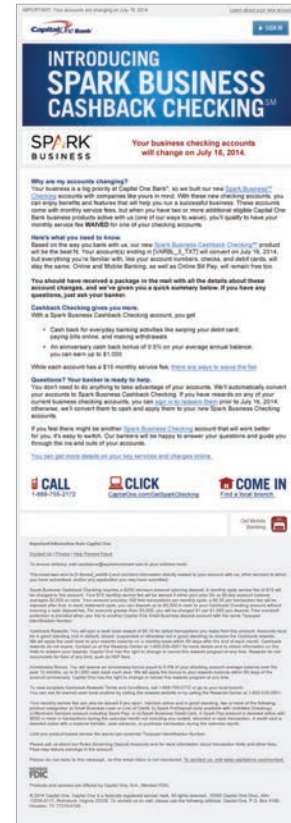
Multi-Product
with MPD



Unlimited
plus Basic



Cashback
Checking with
no MPD



Interest
Checking with
no MPD



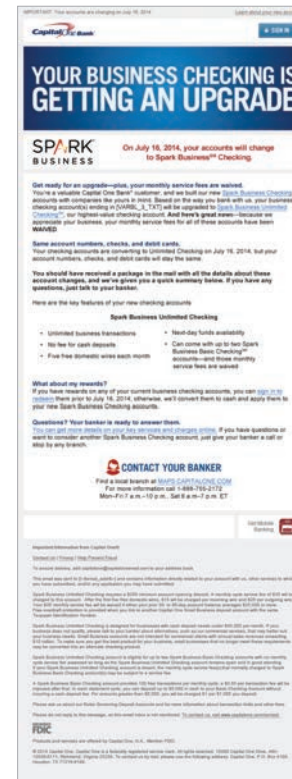
Unlimited
Checking
with no MPD



Unlimited
Checking
with MPD



High Value,
Unlimited

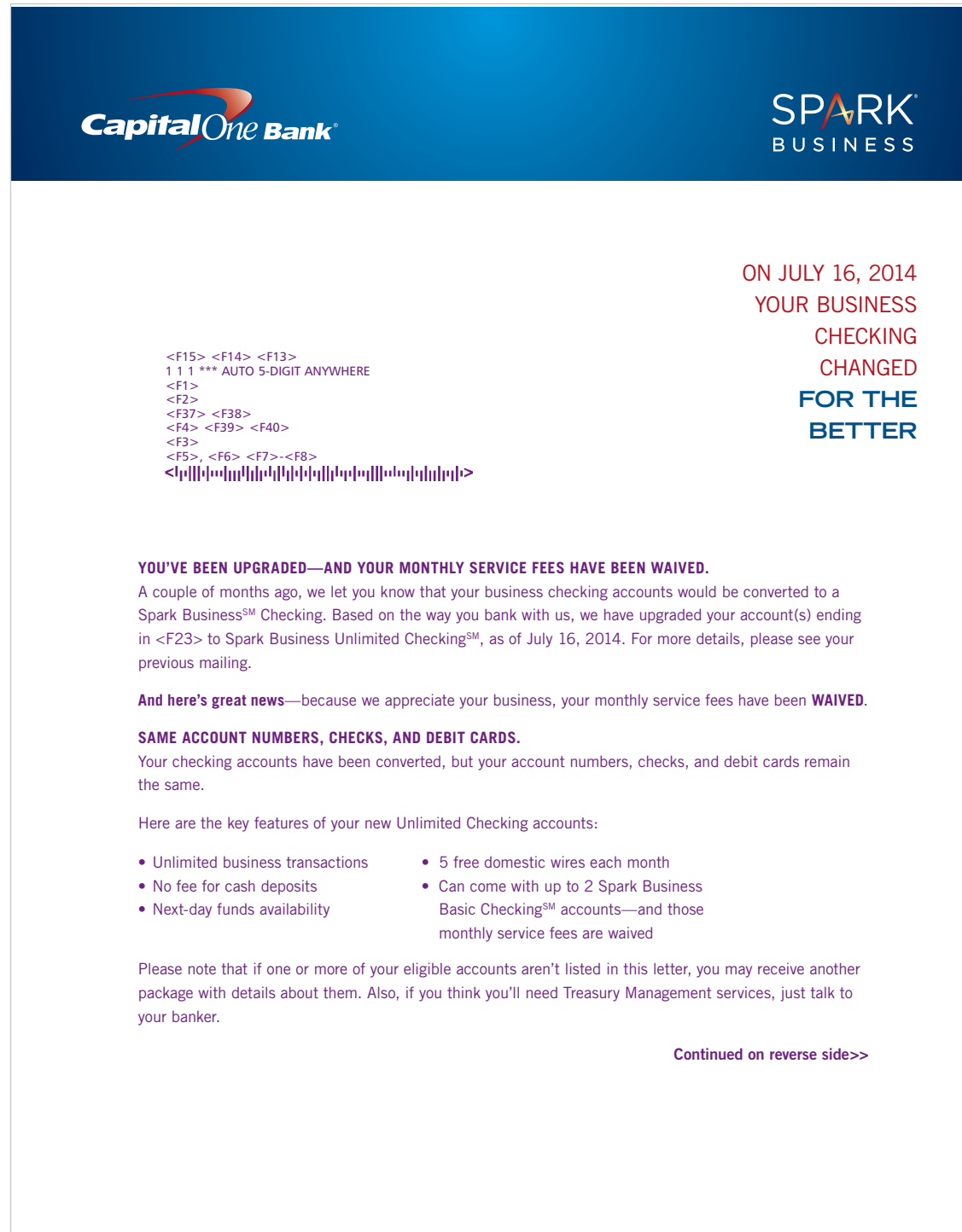


Basic
Missing Info

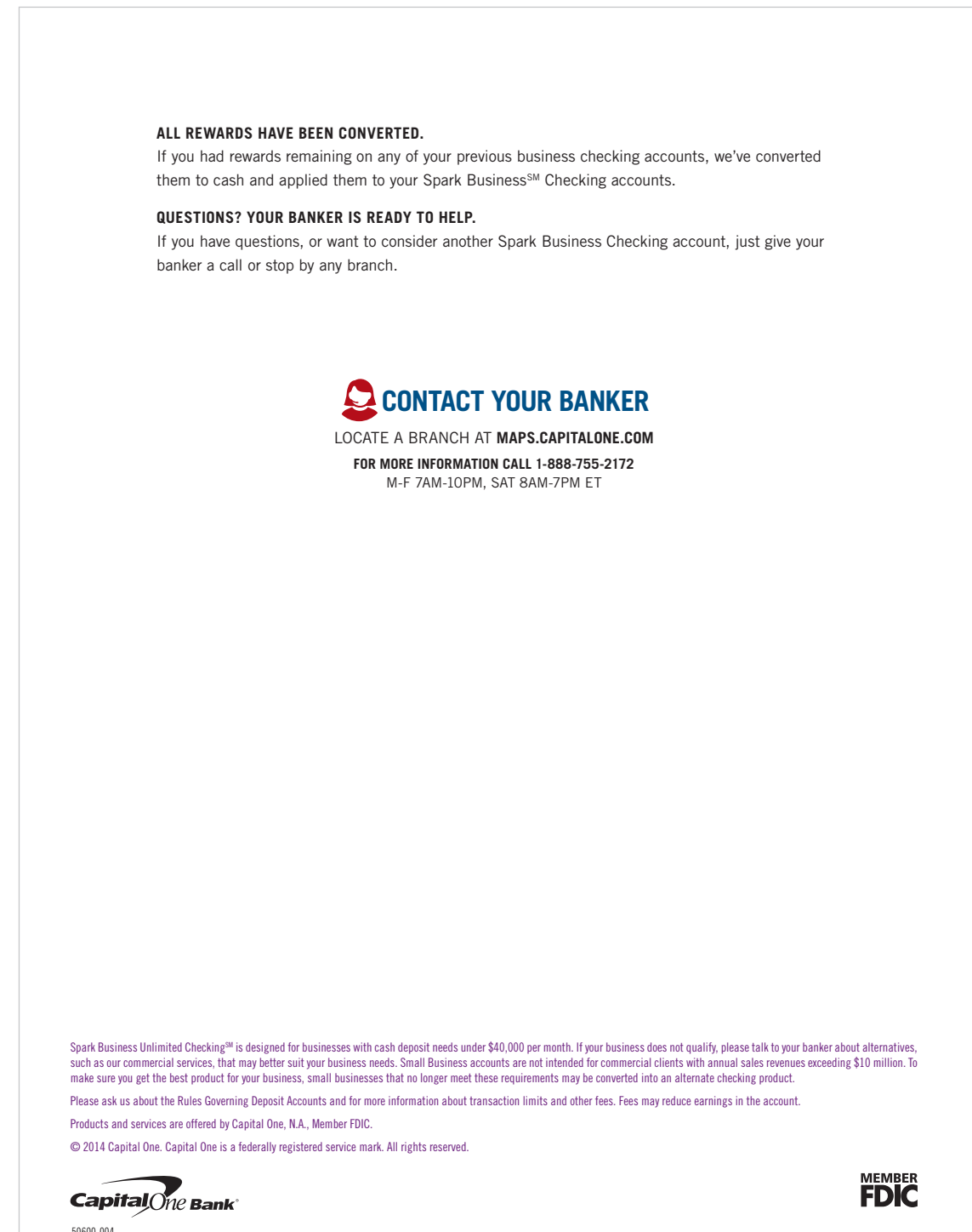


Basic Non-Profit





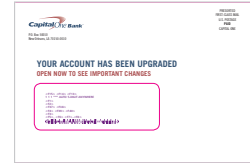
Front side of the high-value customer letter for the Pilot Mailing (purple indicates variable type messaging)



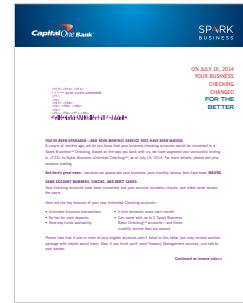
Reverse side of the high-value customer letter

High Value Customers—
Unlimited Only Package

6x9 OE



Letter

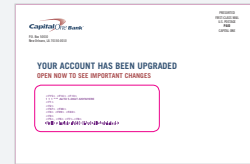


Unlimited
PEW



High Value Customers—
Unlimited & Basic Package

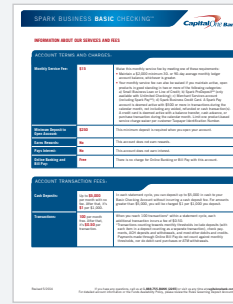
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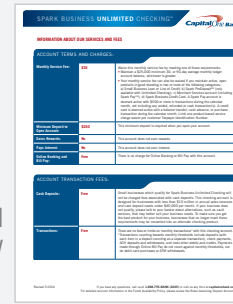
Letter



Basic PEW

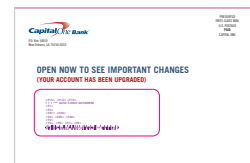


Unlimited
PEW



Multi-Product
Services Package

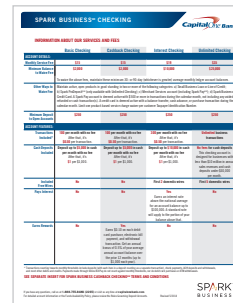
6x9 OE



Letter



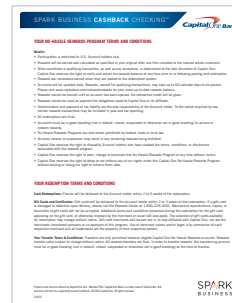
Multi-
Product
PEW



Comparison
chart

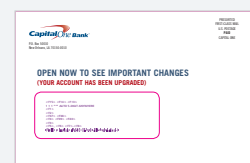


Terms &
Conditions
and FAQ's

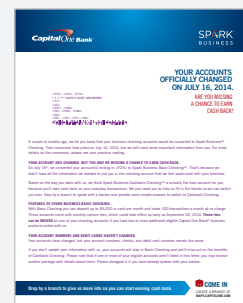


Basic Services Package

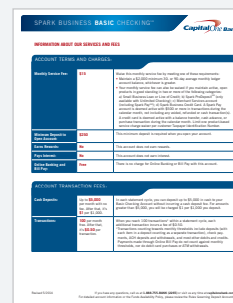
6x9 OE



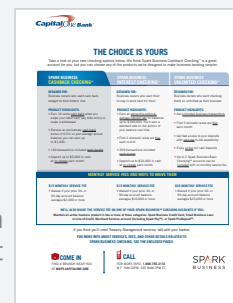
Letter



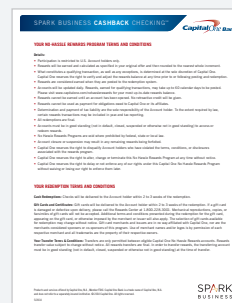
Basic PEW



Comparison
chart

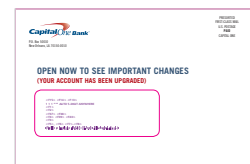


Terms &
Conditions
and FAQ's

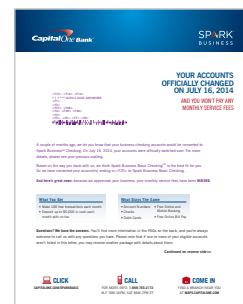


Basic Services
(Missing Info) Package

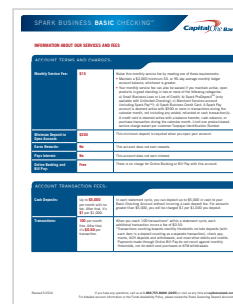
6x9 OE



Letter



Basic PEW



IMPORTANT: Your accounts changed on July 16, 2014. Here's what you need to know.

SIGN IN

YOUR BUSINESS CHECKING
HAS BEEN UPGRADED

SPARK BUSINESS Your accounts were converted to Spark BusinessSM Checking on July 16, 2014.

Your business checking has been upgraded—and your monthly service fees have been waived.
 A couple of months ago, we sent you a letter explaining that your business checking accounts were converting to [Spark Business Checking](#), designed for the way you do business. Based on the way you bank with us, we have upgraded your account(s) ending in [VARBL_3_TXT] to Spark Business Unlimited CheckingSM, our highest-value checking account. This change took effect as of July 16, 2014.

And here's great news—because we appreciate your business, your monthly service fees for all of these accounts have been **WAIVED**.

Same account numbers, checks, and debit cards.
 Your checking accounts have been converted, but your account numbers, checks, and debit cards will remain the same.

Here are the key features of your new checking accounts:

Spark Business Unlimited Checking

- Unlimited business transactions
- No fee for cash deposits
- Five free domestic wires each month
- Next-day funds availability
- Can come with up to two Spark Business Basic CheckingSM accounts—and those monthly service fees are waived

All rewards have been converted.
 If you had rewards remaining on any of your previous business checking accounts, we've converted them to cash and applied them to your Spark Business Checking accounts.

Questions? Your banker is ready to answer them.
[You can get more details on your key services and charges online.](#) If you have questions or want to consider another Spark Business Checking account, just give your banker a call or stop by any branch.

CONTACT YOUR BANKER

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 Mon–Fri 7 a.m.–10 p.m., Sat 8 a.m.–7 p.m. ET

Get Mobile Banking

Email messaging for high-value customers

Multi-Product
no MPD

INTRODUCING SPARK BUSINESS CHECKING

SPARK BUSINESS Your business checking accounts will change on July 16, 2014.

Why are my accounts changing?
Your business is a big priority at Capital One Bank®. So we built our new Spark Business® Checking accounts with companies for years to come. With these new checking accounts, you can enjoy benefits and features that will help you run a successful business. These accounts come with monthly service fees, but when you have two or more additional eligible Capital One Spark Business products active with us (not for your use to spend), you'll qualify to have your monthly service fee **WAIVED** for the account ending in [XXXXX, _1, 1717].

Based on the way you bank with us, your checking accounts ending in [XXXXX, _1, 1717] will be converted to new Spark Business Checking accounts on July 16, 2014.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just ask your banker.

Here's what you need to know:
[Click here to see your new account details.](#)

- All your account numbers, checks, and debit cards will stay the same.
- Online and Mobile Banking will still be there.

What about my money?
If you have funds on any of your current business checking accounts, you can [log in to your account](#) prior to July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Checking account.

Questions? Your banker is ready to help.
You don't need to do anything to take advantage of your accounts. We'll automatically convert your accounts to Spark Business Checking on July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Checking account.

You can get more details on your new accounts and changes below.

CALL 1-888-784-2172 **CLICK** [capitalone.com/SparkBusinessChecking](#) **COME IN** Find a Bank Branch

Multi-Product
with MPD

INTRODUCING SPARK BUSINESS CHECKING

SPARK BUSINESS Your business checking accounts will change on July 16, 2014.

Why are my accounts changing?
Your business is a big priority at Capital One Bank®. So we built our new Spark Business® Checking accounts with companies for years to come. With these new checking accounts, you can enjoy benefits and features that will help you run a successful business. These accounts come with monthly service fees, but when you have two or more additional eligible Capital One Spark Business products active with us (not for your use to spend), you'll qualify to have your monthly service fee **WAIVED** for the account ending in [XXXXX, _1, 1717].

Based on the way you bank with us, your checking accounts ending in [XXXXX, _1, 1717] will be converted to new Spark Business Checking accounts on July 16, 2014.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just ask your banker.

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[Click here to see your new account details.](#)

- All your account numbers, checks, and debit cards will stay the same.
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What about my money?
If you have funds on any of your current business checking accounts, you can [log in to your account](#) prior to July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Checking account.

Questions? Your banker is ready to help.
You don't need to do anything to take advantage of your accounts. We'll automatically convert your accounts to Spark Business Checking on July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Checking account.

You can get more details on your new accounts and changes below.

CALL 1-888-784-2172 **CLICK** [capitalone.com/SparkBusinessChecking](#) **COME IN** Find a Bank Branch

Unlimited
plus Basic

YOUR BUSINESS CHECKING IS GETTING AN UPGRADE

SPARK BUSINESS On July 16, 2014, your accounts will change to Spark Business™ Checking.

Get ready for an upgrade—your monthly service fees are waived!
You're a valuable Capital One Bank® customer, and we built our new Spark Business® Checking accounts with companies for years to come. Based on the way you bank with us, your business checking accounts ending in [XXXXX, _1, 1717] will be upgraded to Spark Business™ Checking accounts with monthly service fees, but when you have two or more additional eligible Capital One Spark Business products active with us (not for your use to spend), you'll qualify to have your monthly service fee **WAIVED** for the account ending in [XXXXX, _1, 1717].

Based on the way you bank with us, your checking accounts ending in [XXXXX, _1, 1717] will be converted to new Spark Business Checking accounts on July 16, 2014.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just ask your banker.

Here are the key features of your new Spark Business Checking accounts:

Spark Business Unlimited Checking	Spark Business Basic Checking
<ul style="list-style-type: none"> Unlimited business transactions No fee for cash deposits Free free domestic wire each month Next-day funds availability 	<ul style="list-style-type: none"> Deposit up to \$5,000 in cash each month with no fee Cash come with up to ten Spark Business Basic Checking accounts with three monthly service fees (not waived)

What about my money?
If you have funds on any of your current business checking accounts, you can [log in to your account](#) prior to July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Checking account.

Questions? Your banker is ready to answer them.
You can get more details on your new accounts and changes below.

CONTACT YOUR BANKER
Find a local branch at [capitalone.com](#)
For more information call 1-888-784-2172
Mon-Fri 9 a.m.-10 p.m., Sat 9 a.m.-7 p.m., ET

Cashback
Checking with
no MPD

INTRODUCING SPARK BUSINESS CASHBACK CHECKING

SPARK BUSINESS Your business checking accounts will change on July 16, 2014.

Why are my accounts changing?
Your business is a big priority at Capital One Bank®. So we built our new Spark Business® Cashback Checking accounts with companies for years to come. With these new checking accounts, you can enjoy benefits and features that will help you run a successful business. These accounts come with monthly service fees, but when you have two or more additional eligible Capital One Spark Business products active with us (not for your use to spend), you'll qualify to have your monthly service fee **WAIVED** for the account ending in [XXXXX, _1, 1717].

Based on the way you bank with us, your checking accounts ending in [XXXXX, _1, 1717] will be converted to new Spark Business Cashback Checking accounts on July 16, 2014.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just ask your banker.

Here's what you need to know:
[Click here to see your new account details.](#)

- Cash back for everyday spending activities like saving your debit card, 10% on ATM, and making purchases.
- An automatic cash back bonus of 0.5% on your average annual balance, you can earn up to \$1,000.

What about my money?
If you have funds on any of your current business checking accounts, you can [log in to your account](#) prior to July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Cashback Checking account.

Questions? Your banker is ready to help.
You don't need to do anything to take advantage of your accounts. We'll automatically convert your accounts to Spark Business Cashback Checking on July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Cashback Checking account.

You can get more details on your new accounts and changes below.

CALL 1-888-784-2172 **CLICK** [capitalone.com/SparkBusinessChecking](#) **COME IN** Find a Bank Branch

Interest
Checking with
no MPD

INTRODUCING SPARK BUSINESS INTEREST CHECKING

SPARK BUSINESS Your business checking accounts will change on July 16, 2014.

Why are my accounts changing?
Your business is a big priority at Capital One Bank®. So we built our new Spark Business® Interest Checking accounts with companies for years to come. With these new checking accounts, you can enjoy benefits and features that will help you run a successful business. These accounts come with monthly service fees, but when you have two or more additional eligible Capital One Spark Business products active with us (not for your use to spend), you'll qualify to have your monthly service fee **WAIVED** for the account ending in [XXXXX, _1, 1717].

Based on the way you bank with us, your checking accounts ending in [XXXXX, _1, 1717] will be converted to new Spark Business Interest Checking accounts on July 16, 2014.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just ask your banker.

Here's what you need to know:
[Click here to see your new account details.](#)

- At least the national average interest rate on balances up to \$100,000 per account. That rate is a variable rate that will change on the anniversary of your balance rate.
- Two free domestic wire transfers each month.

What about my money?
If you have funds on any of your current business checking accounts, you can [log in to your account](#) prior to July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Interest Checking account.

Questions? Your banker is ready to help.
You don't need to do anything to take advantage of your accounts. We'll automatically convert your accounts to Spark Business Interest Checking on July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Interest Checking account.

You can get more details on your new accounts and changes below.

CALL 1-888-784-2172 **CLICK** [capitalone.com/SparkBusinessChecking](#) **COME IN** Find a Bank Branch

Unlimited
Checking
with no MPD

INTRODUCING SPARK BUSINESS UNLIMITED CHECKING

SPARK BUSINESS Your business checking accounts will change on July 16, 2014.

Why are my accounts changing?
Your business is a big priority at Capital One Bank®. So we built our new Spark Business® Unlimited Checking accounts with companies for years to come. With these new checking accounts, you can enjoy benefits and features that will help you run a successful business. These accounts come with monthly service fees, but when you have two or more additional eligible Capital One Spark Business products active with us (not for your use to spend), you'll qualify to have your monthly service fee **WAIVED** for the account ending in [XXXXX, _1, 1717].

Based on the way you bank with us, your checking accounts ending in [XXXXX, _1, 1717] will be converted to new Spark Business Unlimited Checking accounts on July 16, 2014.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just ask your banker.

Here's what you need to know:
[Click here to see your new account details.](#)

- Unlimited business transactions
- No fee for cash deposits
- Free free domestic wire each month
- Next-day funds availability

What about my money?
If you have funds on any of your current business checking accounts, you can [log in to your account](#) prior to July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Unlimited Checking account.

Questions? Your banker is ready to help.
You don't need to do anything to take advantage of your accounts. We'll automatically convert your accounts to Spark Business Unlimited Checking on July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Unlimited Checking account.

You can get more details on your new accounts and changes below.

CALL 1-888-784-2172 **CLICK** [capitalone.com/SparkBusinessChecking](#) **COME IN** Find a Bank Branch

Unlimited
Checking
with MPD

INTRODUCING SPARK BUSINESS UNLIMITED CHECKING

SPARK BUSINESS Your business checking accounts will change on July 16, 2014.

Why are my accounts changing?
Your business is a big priority at Capital One Bank®. So we built our new Spark Business® Unlimited Checking accounts with companies for years to come. With these new checking accounts, you can enjoy benefits and features that will help you run a successful business. These accounts come with monthly service fees, but when you have two or more additional eligible Capital One Spark Business products active with us (not for your use to spend), you'll qualify to have your monthly service fee **WAIVED** for the account ending in [XXXXX, _1, 1717].

Based on the way you bank with us, your checking accounts ending in [XXXXX, _1, 1717] will be converted to new Spark Business Unlimited Checking accounts on July 16, 2014.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just ask your banker.

Here's what you need to know:
[Click here to see your new account details.](#)

- Unlimited business transactions
- No fee for cash deposits
- Free free domestic wire each month
- Next-day funds availability

What about my money?
If you have funds on any of your current business checking accounts, you can [log in to your account](#) prior to July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Unlimited Checking account.

Questions? Your banker is ready to help.
You don't need to do anything to take advantage of your accounts. We'll automatically convert your accounts to Spark Business Unlimited Checking on July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Unlimited Checking account.

You can get more details on your new accounts and changes below.

CALL 1-888-784-2172 **CLICK** [capitalone.com/SparkBusinessChecking](#) **COME IN** Find a Bank Branch

High Value,
Unlimited

YOUR BUSINESS CHECKING IS GETTING AN UPGRADE

SPARK BUSINESS On July 16, 2014, your accounts will change to Spark Business™ Checking.

Get ready for an upgrade—your monthly service fees are waived!
You're a valuable Capital One Bank® customer, and we built our new Spark Business® Checking accounts with companies for years to come. Based on the way you bank with us, your business checking accounts ending in [XXXXX, _1, 1717] will be upgraded to Spark Business™ Checking accounts with monthly service fees, but when you have two or more additional eligible Capital One Spark Business products active with us (not for your use to spend), you'll qualify to have your monthly service fee **WAIVED** for the account ending in [XXXXX, _1, 1717].

Based on the way you bank with us, your checking accounts ending in [XXXXX, _1, 1717] will be converted to new Spark Business Checking accounts on July 16, 2014.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just ask your banker.

Here are the key features of your new checking accounts:

Spark Business Unlimited Checking	Spark Business Basic Checking
<ul style="list-style-type: none"> Unlimited business transactions No fee for cash deposits Free free domestic wire each month Next-day funds availability 	<ul style="list-style-type: none"> Cash come with up to ten Spark Business Basic Checking accounts with three monthly service fees (not waived)

What about my money?
If you have funds on any of your current business checking accounts, you can [log in to your account](#) prior to July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Checking account.

Questions? Your banker is ready to answer them.
You can get more details on your new accounts and changes below.

CONTACT YOUR BANKER
Find a local branch at [capitalone.com](#)
For more information call 1-888-784-2172
Mon-Fri 9 a.m.-10 p.m., Sat 9 a.m.-7 p.m., ET

Basic
Missing Info

YOUR ACCOUNTS ARE CHANGING ON 7/16/14

SPARK BUSINESS But a few minutes at your branch can put cash in your accounts.

As a business owner, you know the value of saving a few minutes. And now you can do that with one of the new Spark Business® Checking accounts we've built for you.

Account change in July, plus your chance to earn cash back
You don't need to do anything to take advantage of your accounts. We'll automatically convert your accounts to Spark Business Cashback Checking on July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Cashback Checking account.

Features of Spark Business Cashback Checking
Cash back for everyday spending activities like saving your debit card, 10% on ATM, and making purchases. An automatic cash back bonus of 0.5% on your average annual balance, you can earn up to \$1,000.

Your account numbers and debit cards won't change
Your account numbers, checks, and debit cards will stay the same.

You should have received a package in the mail with all the details about these account changes. If you have any questions, just ask your banker.

Here's what you need to know:
[Click here to see your new account details.](#)

What about my money?
If you have funds on any of your current business checking accounts, you can [log in to your account](#) prior to July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Cashback Checking account.

Questions? Your banker is ready to help.
You don't need to do anything to take advantage of your accounts. We'll automatically convert your accounts to Spark Business Cashback Checking on July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Cashback Checking account.

You can get more details on your new accounts and changes below.

COME IN Find a Bank Branch

Basic Non-Profit

INTRODUCING SPARK BUSINESS CHECKING

SPARK BUSINESS Look for changes to your business checking accounts on July 16, 2014.

Why are my accounts changing?
Your business is a big priority at Capital One Bank®. So we built our new Spark Business® Checking accounts with companies for years to come. With these new checking accounts, you can enjoy benefits and features that will help you run a successful business. These accounts come with monthly service fees, but when you have two or more additional eligible Capital One Spark Business products active with us (not for your use to spend), you'll qualify to have your monthly service fee **WAIVED** for the account ending in [XXXXX, _1, 1717].

Based on the way you bank with us, your checking accounts ending in [XXXXX, _1, 1717] will be converted to new Spark Business Checking accounts on July 16, 2014.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just ask your banker.

Here's what you need to know:
[Click here to see your new account details.](#)

- Unlimited business transactions
- No fee for cash deposits
- Free free domestic wire each month
- Next-day funds availability

What about my money?
If you have funds on any of your current business checking accounts, you can [log in to your account](#) prior to July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Checking account.

Questions? Your banker is ready to help.
You don't need to do anything to take advantage of your accounts. We'll automatically convert your accounts to Spark Business Checking on July 16, 2014, otherwise, we'll convert them to cash and apply them to your new Spark Business Checking account.

You can get more details on your new accounts and changes below.

CLICK [capitalone.com](#) **CALL** 1-888-784-2172 **COME IN** Find a Bank Branch



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YOUR BUSINESS CHECKING IS CHANGING FOR THE BETTER

GET READY FOR AN UPGRADE – PLUS YOUR MONTHLY SERVICE FEES ARE WAIVED.
You're a valuable Capital One Bank® customer, and we recently built our new Spark BusinessSM Checking accounts with companies like yours in mind. Based on the way you bank with us, on July 16, 2014 your account(s) ending in <F23> will be upgraded to Spark Business Unlimited CheckingSM, our highest-value checking account. **And here's great news**—because we appreciate your business, your monthly service fees for all of these accounts have been **WAIVED**.

SAME ACCOUNT NUMBERS, CHECKS, AND DEBIT CARDS.
Your checking accounts are converting on July 16, 2014, but your account numbers, checks, and debit cards will stay the same. We've enclosed much more information about your new accounts in this package, and if you have questions, just talk to your banker.

Here are the key features of your new Unlimited Checking accounts:

- Unlimited business transactions
- No fee for cash deposits
- Next-day funds availability
- 5 free domestic wires each month
- Can come with up to 2 Spark Business Basic CheckingSM accounts – and those monthly service fees are waived

If one or more of your eligible accounts aren't listed in this letter, we've got another package coming with details about them. Also, if you think you'll need Treasury Management services, just talk to your banker.


Continued on reverse side>>

Front side of the high-value customer letter for the Pilot Mailing (purple indicates variable type messaging)

WHAT ABOUT REWARDS?
If you have rewards on any of your current business checking accounts, you can redeem them prior to July 16, 2014; otherwise, we'll convert them to cash and apply them to your new Spark BusinessSM Checking accounts.

QUESTIONS? YOUR BANKER IS READY TO HELP.
If you have questions, or want to consider another Spark Business Checking account, just give your banker a call or stop by any branch.

For full details about your new accounts, see the following pages.



LOCATE A BRANCH AT MAPS.CAPITALONE.COM
FOR MORE INFORMATION CALL 1-888-755-2172
M-F 7AM-10PM, SAT 8AM-7PM ET



Spark Business Unlimited Checking is designed for businesses with cash deposit needs under \$40,000 per month. If your business does not qualify, please talk to your banker about alternatives, such as our commercial services, that may better suit your business needs. Small Business accounts are not intended for commercial clients with annual sales revenues exceeding \$10 million. To make sure you get the best product for your business, small businesses that no longer meet these requirements may be converted into an alternate checking product.

Spark Business Basic Checking requires a \$250 minimum account opening deposit. A monthly cycle service fee of \$15 will be charged to this account. Your account provides 100 free transactions per monthly cycle; a \$0.50 per transaction fee will be imposed after that. In each statement cycle, you can deposit up to \$5,000 in cash to your Basic Checking Account without incurring a cash deposit fee. For amounts greater than \$5,000, you will be charged \$1 per \$1,000 you deposit. Free overdraft protection is provided when you link to another Capital One Small Business deposit account with the same Taxpayer Identification Number.

Please ask us about the Rules Governing Deposit Accounts and for more information about transaction limits and other fees.

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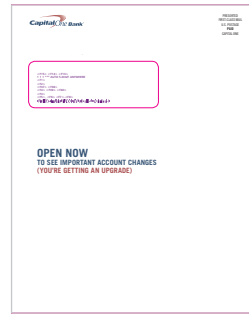


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Reverse side of the high-value customer letter

High Value Customers—
Unlimited Only Package

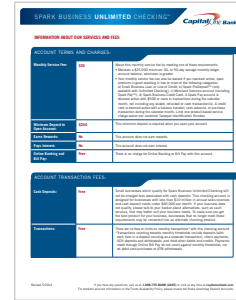
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Letter

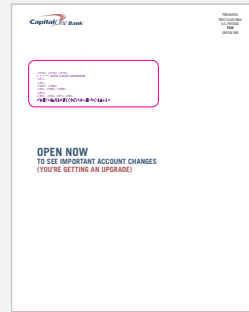


Unlimited
PEW



High Value Customers—
Unlimited & Basic Package

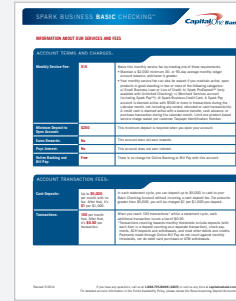
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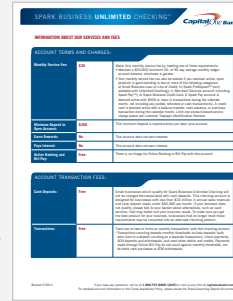
Letter



Basic PEW

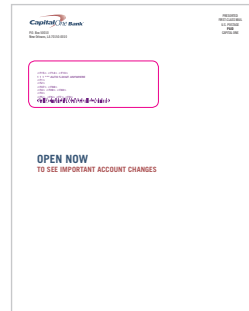


Unlimited
PEW



Multi-Product
Services Package

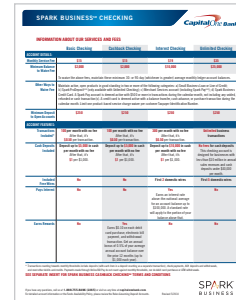
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Letter



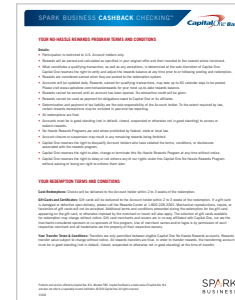
Multi-
Product
PEW



Comparison
chart

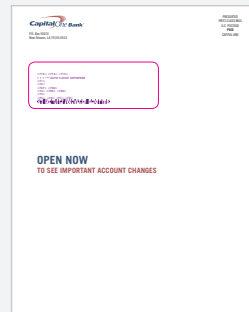


Terms &
Conditions
and FAQ's



Basic Services Package

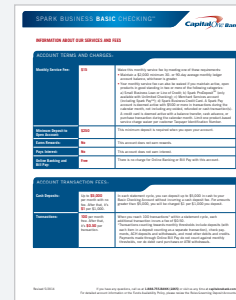
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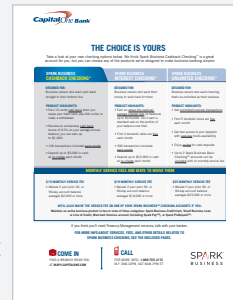
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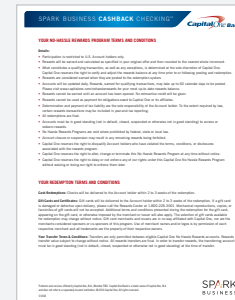
Basic PEW



Comparison
chart

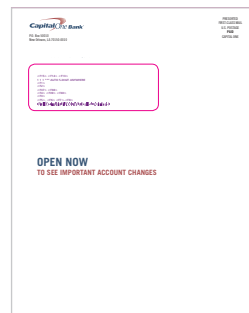


Terms &
Conditions
and FAQ's



Basic Services
(Missing Info) Package

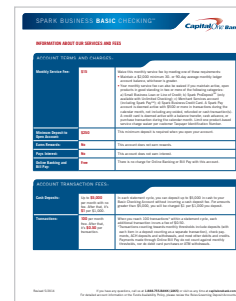
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Letter



Basic PEW



IMPORTANT: Your accounts are changing on December 1, 2014. [Learn about your new accounts.](#)

[SIGN IN](#)

YOUR BUSINESS CHECKING IS GETTING AN UPGRADE

SPARK BUSINESS **On December 1, 2014, your accounts are changing to Spark BusinessSM Checking.**

Get ready for an upgrade—plus, your monthly service fees will be waived.
 You're a valuable Capital One Bank[®] customer, and we built our [Spark Business Checking](#) accounts with companies like yours in mind. Based on the way you bank with us, your business checking account(s) ending in [!-\$VARBL_4_TXTS--] will be upgraded to [Spark Business Unlimited Checking[®]](#), our highest-value checking account.

And here's great news—because we appreciate your business, your monthly service fees for all of these accounts will be WAIVED.

Same account numbers, checks, and debit cards.
 Your checking accounts are converting, but your account numbers, checks, and debit cards will remain the same.

You should have received a package in the mail with all the details about these account changes, and we've given you a quick summary below. If you have any questions, just talk to your banker.

Here are the key features of your new checking accounts:

Spark Business Unlimited Checking

- Unlimited business transactions
- No fee for cash deposits
- Five free domestic wires each month
- Next-day funds availability
- Can come with up to two Spark Business Basic CheckingSM accounts—and those monthly service fees are waived

All rewards will be converted.
 If you have any rewards remaining on your previous business checking accounts, we'll convert them to cash and apply them to your Spark Business Checking accounts.

Questions? Your banker is ready to answer them.
 If you have questions or want to consider another [Spark Business Checking](#) account, just give your banker a call or stop by any branch.

[You can get more details on your key services and charges online.](#)

CONTACT YOUR BANKER
 Find a local branch at maps.capitalone.com
 For more information, call 1-888-755-2172
 Mon–Fri 7 a.m.–10 p.m., Sat 8 a.m.–7 p.m. ET

Get Mobile Banking

Email messaging for high-value customers



Multi-Product No MPD



Multi-Product with MPD



Cashback Checking with no MPD



Cashback Checking with MPD



Interest Checking with no MPD



Interest Checking with MPD



Unlimited Checking with no MPD



Unlimited Checking with MPD



High Value, Unlimited Plus Basic



High Value, Unlimited



Basic Non Profit



Basic Missing Info



Basic Missing Info MPD

**ON DECEMBER 1, 2014,
YOUR BUSINESS
CHECKING CHANGED
FOR THE BETTER**

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YOU'VE BEEN UPGRADED—AND YOUR MONTHLY SERVICE FEES HAVE BEEN WAIVED.
A couple of months ago, we let you know that your business checking accounts would be converted to Spark BusinessSM Checking. Based on the way you bank with us, we have upgraded your account(s) ending in <F23> to Spark Business Unlimited Checking[®], as of December 1, 2014. For more details, please see your previous mailing.

And here's great news—because we appreciate your business, your monthly service fees have been **WAIVED**.

SAME ACCOUNT NUMBERS, CHECKS, AND DEBIT CARDS.
Your checking accounts were converted, but your account numbers, checks, and debit cards remain the same. If you have questions, talk to your banker.

Here are the key features of your Spark Business Unlimited Checking accounts:

- Unlimited business transactions
- No fee for cash deposits
- Next-day funds availability
- 5 free domestic wires each month
- Can come with up to 2 Spark Business Basic CheckingSM accounts—and those monthly service fees are waived

Please note that if one or more of your eligible accounts aren't listed in this letter, you may receive another package with details about them. Also, if you think you'll need Treasury Management services, talk to your banker.

Continued on reverse side>>

Front side of the high-value customer letter for the Pilot Mailing (purple indicates variable type messaging)

ALL REWARDS HAVE BEEN CONVERTED.
If you had rewards remaining on any of your previous business checking accounts, we've converted them to cash and applied them to your Spark BusinessSM Checking accounts.

QUESTIONS? YOUR BANKER IS READY TO HELP.
If you have questions, or want to consider another Spark Business Checking account, give your banker a call or stop by any branch.

CONTACT YOUR BANKER
LOCATE A BRANCH AT MAPS.CAPITALONE.COM.
FOR MORE INFORMATION CALL 1-888-755-2172
M-F 7AM-10PM ET, SAT 8AM-7PM ET.

Spark Business Unlimited Checking is designed for businesses with cash deposit needs under \$40,000 per month. If your business does not qualify, please talk to your banker about alternatives, such as our commercial services, that may better suit your business needs. Small Business accounts are not intended for commercial clients with annual sales revenues exceeding \$10 million. To make sure you get the best product for your business, small businesses that no longer meet these requirements may be converted into an alternate checking product.

A Spark Business Unlimited Checking account is eligible for up to two Spark Business Basic Checking accounts with no monthly cycle service fee assessed so long as the Spark Business Unlimited Checking account remains open and in good standing. If your Spark Unlimited Checking account is closed, the monthly cycle service fee(s) that are normally charged to Spark Business Basic Checking account(s) may be subject to a service fee.

Please ask us about the Rules Governing Deposit Accounts and for more information about transaction limits and other fees.

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Reverse side of the high-value customer letter

High Value Customers—
Unlimited Only Package

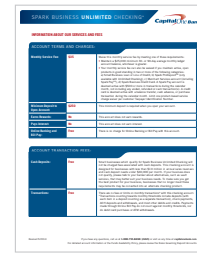
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Letter

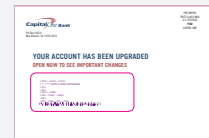


Unlimited
PEW



High Value Customers—
Unlimited & Basic Package

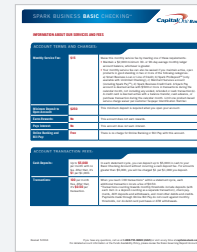
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Letter



Basic PEW

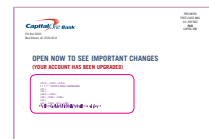


Unlimited
PEW



Multi-Product
Services Package

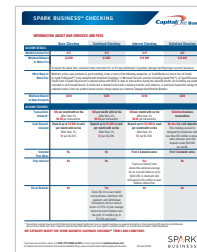
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Letter



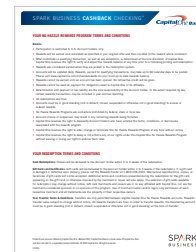
Multi-Product
PEW



Comparison
chart

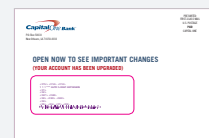


Terms &
Conditions
and FAQ's

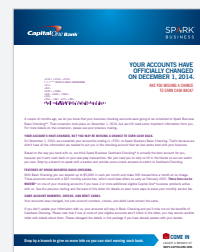


Basic Services Package

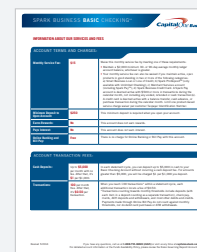
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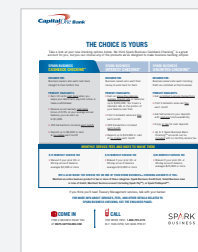
Letter



Basic PEW



Comparison
chart



Terms &
Conditions
and FAQ's



Basic Services
(Missing Info) Package

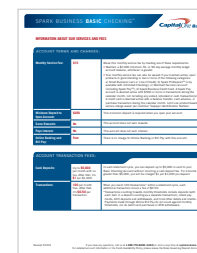
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Letter

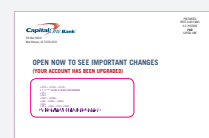


Basic PEW

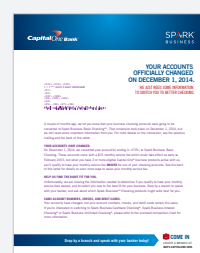


Missing Info Package
with MPD

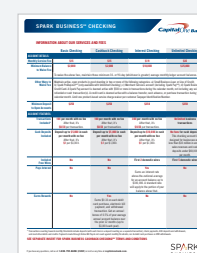
6x9 OE



Letter



Multi-Product
PEW



IMPORTANT: Your accounts changed on December 1, 2014 Here's what you need to know

[SIGN IN](#)

YOUR BUSINESS CHECKING HAS BEEN UPGRADED

SPARK BUSINESS Your accounts were converted to Spark BusinessSM Checking on December 1, 2014.

Your business checking has been upgraded—and your monthly service fees have been waived.
 A couple of months ago, we sent you a letter explaining that your business checking accounts were converting to [Spark Business Checking](#), designed for the way you do business.

Based on the way you bank with us, your business checking account(s) ending in [VARBL_4_TXT] have been upgraded to [Spark Business Unlimited Checking](#), our highest-value checking account. Those business checking account(s) ending in [VARBL_8_TXT] have been converted to [Spark Business Basic Checking](#).

And here's great news—because we appreciate your business, your monthly service fees for these accounts have been **WAIVED**.

Same account numbers, checks, and debit cards.
 Your checking accounts were converted on December 1, 2014, but your account numbers, checks, and debit cards remain the same.

You should have received a package in the mail with all the details about these account changes. If you have any questions, just ask your banker.

Here are the key features of your [Spark Business Checking](#) accounts:

<p>Spark Business Unlimited Checking</p> <ul style="list-style-type: none"> • Unlimited business transactions • No fee for cash deposits • 5 free domestic wires each month • Next-day funds availability 	<p>Spark Business Basic Checking</p> <ul style="list-style-type: none"> • Deposit up to \$5,000 in cash each month with no fee • Get 100 transactions each month with no fee
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All rewards have been converted.
 If you had rewards remaining on any of your previous business checking accounts, we've converted them to cash and applied them to your new Spark Business Checking accounts.

Questions? Your banker is ready to answer them.
[You can get more details on your key services and charges online.](#) If you have questions or want to consider another Spark Business Checking account, give your banker a call or stop by any branch.

CONTACT YOUR BANKER

Find a local branch [online](#).
 For more information, call 1-888-755-2172
 Mon–Fri 7 a.m.–10 p.m. ET, Sat 8 a.m.–7 p.m., ET.

[Get Mobile Banking](#)

Email messaging for high-value customers

Complex Wave 4th Conversion Mailing, December 2014 Confirmation Rollout—EM

Rollout, December 2014



Multi-Product no MPD



Multi-Product with MPD



Cashback Checking with no MPD



Cashback Checking with MPD



Interest Checking with no MPD



Interest Checking with MPD



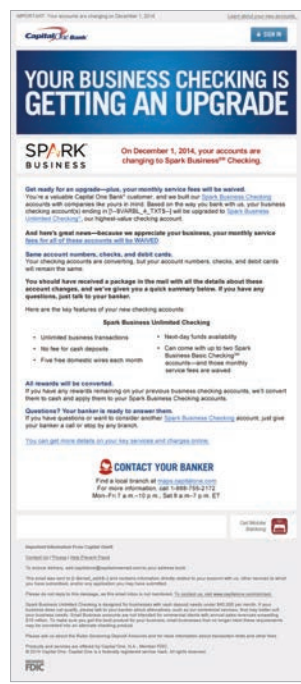
Unlimited Checking with No MPD



Unlimited Checking with MPD



High Value, Unlimited Plus Basic



High Value, Unlimited



Basic Non Profit



Basic Missing Info



Basic Missing Info MPD