

CAPITALONE.COM - PRIVACY POLICY

Summary

This notice describes Capital One's online privacy practices and applies to anyone who visits our websites. It explains how we may collect information from you online when you visit a Capital One® website and how we may protect and use that information.

Information that you provide to Capital One when you apply for or obtain a product or service from us to be used primarily for personal, family or household purposes is also governed by a separate document entitled Capital One Privacy and Opt Out Notice. If you are such an applicant or customer, please refer to that notice for additional information.

Collecting Information

Browsing

Capital One may collect information about you when you browse our website or use our online services. We may collect technical information about your browser and the pages that you visit. For example, we may collect your internet protocol address, which is a numerical identifier assigned to a computer or device that connects to the internet. We may also collect any information you volunteer to us, such as survey feedback or contact information.

Online Tracking

Capital One may use cookies and other online tracking devices. Cookies are small text files that a website's server places on your computer. The cookies provide a means for websites that you visit to track browsing activities conducted with your computer. This includes information such as pages and content viewed, the time and duration of visits, search queries entered into search engines, and whether a computer user clicked on an advertisement. Cookies make the personalization of your Web experiences possible and can also be used to retain data related to a particular browser such as items in online shopping carts.

In addition to cookies, there are other devices for tracking online activity including Flash cookies and Web beacons. A Web beacon is a small string of software code that represents a graphic image on website or email. Web beacons can be used for many purposes - including site traffic reporting, unique visitor counts, advertising auditing and reporting, and personalization of a website.

How We Use Information

On Our Site

We may use cookies or similar devices to help us understand which parts of our site you find most useful and to optimize your browsing experience. Cookies allow us to recognize you when you

return to our site and can allow us to identify the path by which you returned to our site. We may use any of the information we collect to offer you special products and services and to assist us in taking data security precautions.

If you choose, you can set your browser to inform you when cookies are sent or you may choose not to accept cookies. Your decision not to accept cookies could limit access to some of the services and offers that are available on our website.

A separate document entitled *Capital One Privacy and Opt Out Notice* explains how we may use the information you provide when you apply for or obtain a consumer product or service from us. If you are such an applicant or customer, please refer to that notice for additional information.

Third-Party Advertising

We may partner with third parties such as Yahoo, Microsoft (Atlas technology) and [x+1] to deliver advertisements and monitor activities on our own website and other websites. We may monitor advertisement “click-throughs,” Web traffic, statistics, and/or other activities in order to improve browsing experiences on our website. Our partners may use cookies, Web beacons, and/or other monitoring technologies to compile statistics about website visitors.

These third parties are subject to their own privacy policies. If you prefer that Yahoo not record information about your site visits, you may visit Yahoo at http://info.yahoo.com/privacy/us/yahoo/opt_out/targeting/details.html to register your preference. You may also register your preference for a number of other third-party advertisers including Microsoft (Atlas technology) and [x+1] at <http://www.networkadvertising.org/choices/> or you may adjust your browser settings to reject cookies.

Sharing Information

We may share information that we collect online with companies within the Capital One family, and with trusted third parties. Third party service providers with whom we share identifiable information are contractually obligated to keep the information confidential and to use the information only to provide the services we have asked them to perform.

For a description of how Capital One may share information collected from consumers who have applied for or obtained a consumer product or service from us, please refer to Capital One Privacy and Opt Out Notice.

Email

If you provide your email address to us, or if we obtain it from another source, we may use it to respond or update you on your inquiries, to contact you about your accounts or to let you know about products and services that may be available to you. If we send you an email advertisement, it will include instructions on how to opt out of receiving such emails in the future. If you elect to opt out of receiving email advertisements, we may still send you emails about your account relationships with us. To opt out of receiving email advertisements, you may submit your request

at <https://preferences.capitalone.com>. If your name was previously selected for any of our upcoming email offers, it is possible for you to receive information from Capital One up to 10 business days after your request has been submitted.

If you receive an email that claims to be from us but you are not sure, or if you think it is suspicious, do not click on any of the links in the e-mail. Instead forward it to us at abuse@capitalone.com then delete it. For more email security tips, see the Capital One Fraud and Identity Theft page www.capitalone.com/identity-protection/.

Protecting Children's Online Privacy

Capital One encourages protection of children's information on the internet. We will not intentionally collect personal information from children under 13 on our website without first obtaining consent from their parents or legal guardians. For more information about the Children's Online Privacy Protection Act (COPPA) please refer to the FTC's website at <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>.

Capital One Online Services

Capital One offers its customers a variety of online account services. When you register for those services, we will provide you with specific terms and conditions that may supplement the information in this notice. If you set your browser to reject cookies, you may not be able to use some Capital One online account services.

Links

Our websites may include links to third-party websites. These third parties are not subject to this notice or to the Capital One Privacy and Opt Out Notice. Whenever you visit a third-party website, you should review its privacy notice.

Data Security

At Capital One, we make your safety and security a top priority and are committed to protecting your personal and financial information. If we collect identifying information from you, we will protect that information with controls based upon internationally recognized security standards, regulations, and industry-based best practices.

Capital One maintains customer authentication procedures to protect your personal information and account from identity theft. These procedures are for your protection. If you suspect a website is "spoofing" or pretending to be a Capital One website do not enter personal information but instead contact us in a branch or through a phone number you know is associated with your account at Capital One, or by emailing abuse@capitalone.com.

For more information about our commitment to security and for tips about what you can do to help guard against fraud and identity theft, visit our Fraud and Identity Theft Prevention page at www.capitalone.com/identity-protection/security/

Changes

This notice describes Capital One's current online privacy practices. Capital One may change its online privacy practices in the future and we may revise this notice to reflect material changes.

This notice was last revised September 1, 2009, and is effective as of that date

