

Payment Information

Payment Due Date Jun 20, 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: June 25, 2026
New Balance \$38.11	Minimum Payment Due \$29.00

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$40.00.

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	2 Month(s)	\$39

If you would like information about credit counseling services, call 888-326-8055.

Account Summary

Previous Balance	- \$101.61
Payments	\$0.00
Other Credits	\$0.00
Transactions	+ \$139.72
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance	= \$38.11
Credit Limit	\$5,000.00
Available Credit (as of May 26, 2026)	\$4,961.89
Cash Advance Credit Limit	\$1,500.00
Available Credit for Cash Advances	\$1,500.00

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Manage your account anywhere, anytime.
 Pay your bill, set up alerts and more with the Capital One® mobile app.

Text **ONE to 80101** to download the app today. Messaging & Data rates may apply.

Account Notifications

i Want to make the most of your Kohl's Card? Spend a total of \$600 or more with your Kohl's Card in a calendar year at any Kohl's store or on Kohls.com to achieve our Most Valued Customer (MVC) status, and receive exclusive access to monthly free shipping opportunities.

Pay or manage your account at Kohls.capitalone.com

Customer Service: 888-647-1712

See reverse for Important Information



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

Scan this QR code or say "Hey Siri/Google, download the Capital One Mobile app" to access our top-rated app.

Payment Due Date: **Jun 20, 2026**

Account ending in 0532

New Balance	Minimum Payment Due	Amount Enclosed
\$38.11	\$29.00	\$ _____

Capital One
 P.O. Box 71087
 Charlotte NC 28272-1087

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.



How can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date each month, we will not charge interest on any new transactions that post to the standard purchase balance. If you have been paying your account in full without interest charges, but fail to pay your next "New Balance" in full, we will charge interest on the unpaid balance. For cash advances and balance transfers, we will start charging interest on the transaction date. From time to time, we may offer balance transfers or promotional purchase financing that do allow you to pay less than the statement "New Balance" and still avoid interest on any new transactions that post to the standard purchase balance. However, in these cases you must pay in full transactions that are posted to the standard purchase and balance transfer balances and any cash advance balance, plus any minimum payment due appearing on your Statement. We may also display an interest saver payment amount on your statement, if applicable, for your convenience.

How is the Interest Charge Determined? Interest Charges accrue from the

- 1) date of the transaction,
- 2) date the transaction is processed or
- 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your account at the end of the billing period and will appear on your next statement. This means you may owe Interest Charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next statement. Once you start accruing Interest Charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest Charges are added to the proper Credit Plan on your account. However, we reserve the right to not assess Interest Charges.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions). Under this method, we first calculate your daily balance; for each Credit Plan, we,

- 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then

- 2) subtract any payments and credits for that Credit Plan as of that day. The result is the daily balance for each Credit Plan. However, if you paid your previous month's non-promotional purchases balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase Credit Plans are not added to the daily balances. Also, transactions subject to a grace period are not added to the daily balances.

Next, to find your Average Daily Balance we: 1) add the daily balances together for each Credit Plan, and 2) divide the sum by the number of days in the Billing Cycle.

At the end of each Billing Cycle, we determine your Interest Charge as follows:

- 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for each Credit Plan and
- 2) multiply the result by the number of days in the billing period. We add the Interest Charges for all Credit Plans together. The result is your total Interest Charge for the Billing Cycle.

NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the Interest Charge actually assessed.

How Can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at:

P.O. Box 30285, Salt Lake City, UT 84130-0285.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Customer Center, P.O. Box 30285, Salt Lake City, UT 84130-0285. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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ETC-36 6/13/2023



Pay online at [Kohls.capitalone.com](https://kohls.capitalone.com)



Pay using the Capital One mobile app



Customer Service 888-647-1712

Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

What is the cutoff time to make a same day payment?

- ◆ For online and phone payments, payments submitted by 12 midnight ET will typically post on the same day. However, if you pay your bill on your statement closing date, payments made after 8 p.m. ET will post on the following day. Keep in mind, it may take another business day or longer for credit to be available.
- ◆ For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

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Transactions

Visit [Kohls.capitalone.com](https://kohls.capitalone.com) to see detailed transactions.

SAYRE GREENE #0532: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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SAYRE GREENE #0532: Transactions

Trans Date	Post Date	Description	Amount
Apr 29	Apr 30	TST*CHUNKYS - MANCHESTERManchesterNH	\$80.09
May 1	May 2	WALGREENS #10378EAST HAMPSTEANH	\$30.00
May 7	May 8	KOHL'S 0538SALEMNH	\$29.63

SAYRE GREENE #0532: Total Transactions	\$139.72
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Total Transactions for This Period	\$139.72
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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	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00

Total Interest for This Period	\$0.00
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Totals Year-to-Date

Total Fees charged	\$0.00
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Total Interest charged	\$0.00
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Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charged
Purchases	29.49% P	\$0.00	\$0.00
Cash Advances	29.49% P	\$0.00	\$0.00

Variable APRs: If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.

Code next to your APR(s)	How do we calculate your APR(s)?	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that end in Feb., May, Aug., and Nov.
D	Prime Rate + margin	The first day of each Billing Cycle which begins in the next month