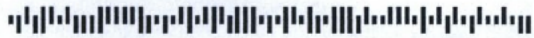


A SIMPLE WAY TO EARN **UNLIMITED** CASH REWARDS

0012880999902035 001 001

00607



**EARN UNLIMITED
1.5% CASH BACK**

**\$100 ONE-TIME
CASH BONUS**

NO ANNUAL FEE

Dear [REDACTED],

Earning cash rewards just got simpler. With the [REDACTED]er® card from [REDACTED]® you'll earn unlimited 1.5% cash back on every purchase, every day. Plus, there's no annual fee.

NO LIMITS TO THE CASH REWARDS YOU'LL EARN

Once approved, you'll earn UNLIMITED 1.5% cash back every time you use your card. And, when you spend \$500 on purchases in the first 3 months, you'll earn a \$100 one-time cash bonus.

NO ROTATING CATEGORIES

With [REDACTED] you don't have to sign up for rotating categories or change where you shop—you'll earn unlimited cash rewards everywhere, year-round.

NO REDEMPTION MINIMUMS

Redeem cash rewards at any time, for any amount. Since there are no minimums, you can use your cash rewards as soon as you earn them. Plus, your cash rewards won't expire.

You'll also enjoy a **0% intro APR** on purchases and balance transfers for 12 months, 12.9%–22.9% variable APR after that. There is a 3% fee for amounts transferred for 12 months. Apply today.



Apply today to earn unlimited cash rewards with [REDACTED]



VISIT
application.[REDACTED].com



CALL
[REDACTED]



MAIL
your completed application

YOUR APPLICATION CODES: [REDACTED] [REDACTED]

Please see the enclosed Important Disclosures for eligibility, rate, fee, and other cost information.

IMPORTANT DISCLOSURES

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0% introductory APR for the first 12 months. After that, your APR will be 12.9%, 17.9% or 22.9% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Transfers	0% introductory APR for the first 12 months. After that, your APR will be 12.9%, 17.9% or 22.9% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	24.9% . This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	29.4% . This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply?: If APRs are increased for a payment that is late, the Penalty APR may apply indefinitely.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None.
Transaction Fees • Transfer • Cash Advance	3% of the amount of each transfer that posts to your account within the first 12 months. Either \$10 or 3% of the amount of each cash advance, whichever is greater.
Penalty Fees • Late Payment • Over-The-Credit-Limit • Returned Payment	Up to \$35. None. None.

99999

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

Can I Lose My Introductory APR? We may end your introductory APR and apply the Penalty APR if you make a late payment.

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 in the enclosed Additional Disclosures.

Am I Eligible For This Offer? Please refer to the enclosed Additional Disclosures & Terms and Conditions.

What Should I Put For Total Annual Income? You may include personal income, which is income you have earned, including full-time, part-time, or seasonal jobs, self-employment, interest or dividends, retirement, and public assistance. You may also include shared income, which is money from somebody else that is regularly deposited into your individual account or into a joint account that person shares with you. If you are over 21, you may also include somebody else's income that is regularly used to pay your expenses.

What Will My APR Be If I Transfer A Balance? Any balances that you transfer will receive your Transfer APR, will be posted to the Purchase segment of your account, and will be subject to the Transfer fee.

Can You Change My Account Terms? We can change the terms of your account as permitted by law. When required, we will send you notice before doing so.

If My Rate Is Increased To The Penalty Rate, Will It Ever Be Reviewed For A Possible Decrease? Yes. [REDACTED] will periodically review any rate increase to your account for a possible rate decrease.

How Do You Calculate My Variable Rates? Your variable rates may change when the Prime rate changes. We calculate variable rates by adding a percentage to the Prime rate published in *The Wall Street Journal* on the 25th day of each month. If the *Journal* is not published on that day, then see the immediately preceding edition. Variable rates on the following segment(s) will be updated quarterly and will take effect on the first day of your January, April, July and October billing periods: Non-Introductory Purchase APR: Prime plus 9.65%, 14.65% or 19.65%; Non-Introductory Transfer APR: Prime plus 9.65%, 14.65% or 19.65%; Cash Advance APR: Prime plus 21.65%; Penalty APR: Prime plus 26.15%.

How Do You Determine My Credit Line? We will determine your credit line after a review of your application and your ability to pay. If your application is approved, the minimum credit line you will receive is \$3,000.

How Do You Determine Whether I Will Receive The [REDACTED] or [REDACTED] Card? Your credit history and application will be reviewed to determine your credit line. If you are approved for a credit line less than \$5,000, you will receive a [REDACTED] card. Some terms and benefits are not available with the [REDACTED] card. See our Complete Guide to Credit Card Benefits for [REDACTED] card benefit information.

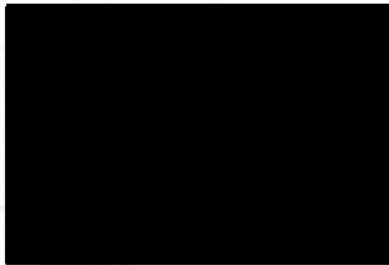
What Are The Daily Periodic Rates Used To Calculate My Interest? The daily periodic rate for your Introductory Purchase APR is 0.00000%, Non-Introductory Purchase APR is 0.03534%, 0.04904% or 0.06274%, Introductory Transfer APR is 0.00000%, Non-Introductory Transfer APR is 0.03534%, 0.04904% or 0.06274%, Cash Advance APR is 0.06822%, and Penalty APR is 0.08055%. See "How Do You Calculate The Interest Charge?" section in the enclosed Additional Disclosures.

How Do You Calculate My Minimum Payment? If your balance is less than \$25, your minimum payment will be equal to your balance. Otherwise, your minimum payment will be the greater of \$25 or 1% of your balance plus new interest and late payment fees. We will also add any past due amount to your minimum payment. If your Account is 180 days past due, part of a bankruptcy proceeding or otherwise charges off, the entire balance is due immediately.

Visa is a registered trademark of Visa International Service Association.

Refer to the "Additional Disclosures & Terms and Conditions" enclosed for additional important disclosures and rewards information.

There are no limits to the cash rewards you'll earn, no rotating categories, and no redemption minimums.



EARN UNLIMITED 1.5% CASH BACK
\$100 ONE-TIME CASH BONUS
NO ANNUAL FEE

Plus, protect yourself with the Credit Tracker tool—get alerts to monitor fraudulent activity.

Earn unlimited 1.5% cash back on every purchase with —apply today



VISIT
application.com



CALL
[Redacted]



MAIL
your completed application

YOUR APPLICATION CODES: Reservation #: [Redacted]

▼ Please detach here and return. ▼

YOUR NO HASSLE® APPLICATION

EARN UNLIMITED 1.5% CASH BACK
NO ANNUAL FEE

Offer Expires 09/18/14

Please correct name or address if necessary.

IMPORTANT: To avoid delays, please provide ALL requested information and print clearly in black or blue ink.

SOCIAL SECURITY NUMBER

DATE OF BIRTH

PRIMARY PHONE NUMBER

† TOTAL ANNUAL INCOME

E-MAIL ADDRESS (for important account servicing information)

† Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this loan. We may require proof of income.

What is your current employment status? 26. Employed 27. Self-Employed 28. Retired 32. Student 33. Unemployed 34. Other

If offered, would you be interested in blank checks to use for cash advances? Yes No

Do you have a checking or savings account? 1. Both 2. Checking Only 3. Savings Only 4. Neither

What is the total balance of all your bank accounts (for example: checking, savings, and money market accounts)?

What is the value of your investment accounts (for example: 401K, brokerage accounts, etc.)?

How much do you spend using credit cards per month?

- 1. \$0 - \$9,999
- 2. \$10,000 - \$74,999
- 3. \$75,000 - \$249,999
- 4. \$250,000 - \$499,999
- 5. \$500,000 - \$999,999
- 6. More than \$1,000,000

- 1. \$0 - \$9,999
- 2. \$10,000 - \$74,999
- 3. \$75,000 - \$249,999
- 4. \$250,000 - \$499,999
- 5. \$500,000 - \$999,999
- 6. More than \$1,000,000

- 1. Less than \$1,000
- 2. \$1,000 - \$2,499
- 3. \$2,500 - \$4,999
- 4. \$5,000 - \$9,999
- 5. \$10,000 or more

Select \$0 - \$9,999 if you do not have such accounts.

Select \$0 - \$9,999 if you do not have such accounts.

EMPLOYER NAME

EMPLOYER PHONE NUMBER

Do you rent or own your home?

Own Rent Other

Monthly rent/mortgage payment

I have read and agree to the Important Disclosures and Additional Disclosures & Terms and Conditions enclosed. You are authorized to check my credit and employment history.

Signature

Date

[Redacted signature and date lines]



MORE DETAILS ABOUT [REDACTED] QUICKSILVER

Is there a limit to the amount of cash I can earn?

No. Unlike some cards on the market, you can keep on earning. There are no earn caps.

How do I get the one-time \$100 cash bonus?

It's simple—just start using this card for your purchases. As a new account holder, you'll earn the \$100 bonus once you spend \$500 on purchases within the first 3 months.

Will my cash expire?

No. Your cash is yours for the life of the account, as long as the account remains in good standing.

Will my cash back be easy to redeem?

Yes. Just let us know how you'd like your cash back—as an account credit, a check...you can even set up automatic redemption with the Rewards Center. Plus, you can redeem for any amount you like.

Do I have to sign up for rotating categories with [REDACTED]?

No. [REDACTED] is an easy way to earn unlimited cash rewards. It doesn't have rotating categories that limit the amount you earn. Plus, there's nothing to sign up for and nothing to track. With [REDACTED] you'll earn unlimited 1.5% on every purchase, every day—it's that simple.

Credit score tools are provided for educational purposes only. Availability may vary depending on ability to obtain your credit history from [REDACTED].

3 easy ways to reply

Online



By Phone

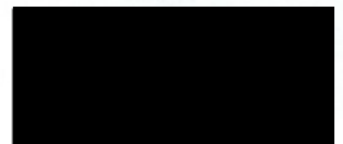


By Mail



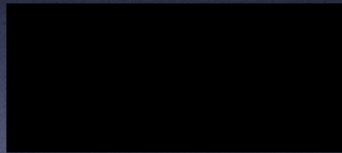
If return envelope is missing, please mail your completed application to:

[REDACTED]

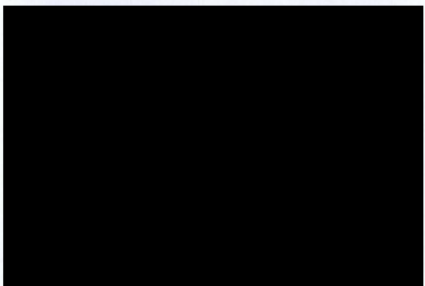


EARN UNLIMITED 1.5% CASH BACK

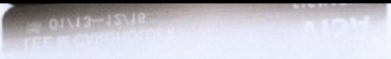
ON EVERY PURCHASE, EVERY DAY



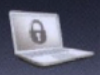
EARNING AND REDEEMING CASH BACK IS **SIMPLE** WITH [REDACTED]



- Earn **UNLIMITED 1.5% cash back**
- **\$100 one-time cash bonus**
- **No rotating categories**
- **No redemption minimum**
- **No annual fee**



Apply today and earn simply with [REDACTED]



VISIT
application [REDACTED] .com



CALL
[REDACTED]



MAIL
your completed application

Apply today using your personal reservation number and access code located on your letter.

BK270269-12880-a

Apply for a [REDACTED]® [REDACTED]® card.

SIGN IN

GET REWARDED

WITH UNLIMITED 1.5% CASH BACK

You're pre-approved for this exclusive offer.
Earn **cash back** on every purchase, every day,
with **no annual fee**.

APPLY NOW >>

[See Important Disclosures](#)

[!-\$FULL_NM\$--],

[!-\$VARBL_3_TXT\$--] Don't miss this opportunity to start earning cash back rewards.

[Apply today for the \[REDACTED\] Quicksilver card](#) and once approved, enjoy these valuable benefits:

- **Unlimited 1.5% cash back** on every purchase, every day, with no category sign ups
- **0% intro APR** on purchases [!-\$VARBL_1_TXT\$--], and [!-\$APR_1_TXT\$--] variable APR after that
- **No annual fee**

In addition, you can get **access to a higher credit line** after making your first 5 monthly payments on time.

Plus, you can redeem the cash back you earn for any amount, anytime. But don't miss it. **This offer expires [!-\$OFR_EXPIRN_DT\$--]!**

**Unlimited 1.5% cash
back**

•
**Our lowest intro rate
on purchases and
no annual fee**

•
**No category sign
ups to earn cash back**

APPLY NOW >>

Having trouble viewing your application? Visit our secure site at application [REDACTED].com and use your personal codes to get started.

Reservation Number: [!-\$RSRVN_NUM\$--]
Access Code: [!-\$VARBL_15_TXT\$--]

FREQUENTLY ASKED QUESTIONS

Q: What is a pre-approved credit card offer?

A: A pre-approved credit card offer is only sent to a well-qualified group of people. Being pre-approved means you meet our initial criteria, and your application is likely to be approved for this offer. You will need to complete the application process to determine if all eligibility requirements are met.

Q: This offer says I'm pre-approved. Can I still be declined if I apply?

A: It's possible. The fact that you're pre-approved means you've met some of our initial criteria and are more likely to be approved for this offer. Some reasons you could be declined after applying for this card are:

- Information was missing from your application
- You have previously applied for another [REDACTED] credit card 2 or more times in the last 30 days
- Your credit obligations (such as those reported on your credit bureau report) are too high compared to your income
- You are past due or over limit on your other [REDACTED] credit card

[Please see Important Disclosures](#) for more detail about eligibility conditions.

Q: Can I transfer my balance from another [REDACTED] credit card to this one?

A: No, balance transfers between [REDACTED] accounts are not permitted. That means balances cannot be transferred to this account from any other credit card issued by [REDACTED] including, but not limited to, [REDACTED].

Q: I already have a [REDACTED] credit card. How can I manage both accounts online?

A: All you have to do is link your credit card accounts through online banking. This will allow you to quickly see all your recent activity and monthly statements. Plus, you can customize your accounts by setting up email and text alerts and choosing your payment due date.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-5-OPT-OUT. See **PRESCREEN AND OPT-OUT NOTICE** below in Important Information from [REDACTED] for more information about prescreened offers.

This email offer was sent to [!-\$email_addr\$--]. We are always looking for ways to provide you value. But, if you would like to stop receiving marketing emails from [REDACTED] [use this link to remove this address from our list](#).

Important Information from [REDACTED]

[Contact Us](#) | [Privacy](#) | [Help Prevent Fraud](#)

To ensure delivery, add [REDACTED] your address book.

This card is issued by [REDACTED] pursuant to a license from [REDACTED]

[REDACTED]

PRESCREEN AND OPT-OUT NOTICE:

This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll free,

[REDACTED] or write them individually at: [REDACTED]

[REDACTED] does not provide, endorse, or guarantee any third-party product, service, information, or recommendation listed above. The third parties listed are not affiliated with [REDACTED] and are solely responsible for their products and services. All trademarks are the property of their respective owners.

Please do not reply to this message, as this email inbox is not monitored. [To contact us, visit www.capitalone.com/contact.](http://www.capitalone.com/contact)

Products and services are offered by [REDACTED] Bank (USA), N.A., Member FDIC.

© 2014 [REDACTED] is a federally registered service mark. All rights reserved. [REDACTED]

[REDACTED] To contact us by mail, please use the following address: [REDACTED]

EBM213 51679 [!-\$VENDR_CELL_CD\$-] [!-\$VARBL_7_TXT\$-] SID: [!-\$VARBL_4_TXT\$-]