

CAPITAL ONE

Copy Style Guide

Home Loans

Hauser, Christine (CONT)

12/15/2014

[Type the abstract of the document here. The abstract is typically a short summary of the contents of the document. Type the abstract of the document here. The abstract is typically a short summary of the contents of the document.]

Table of Contents

1. <u>The Capital One</u>	
<u>Brand</u>	3
a. <u>The Capital One Brand Voice</u>	
b. <u>The Capital One Brand Personality</u>	
c. <u>The Capital One Brand Values</u>	
2. <u>Writing Style Guide</u>	6
a. AP Stylebook	
b. <u>Capitalization</u>	
i. <u>Acronyms</u>	
ii. <u>Job titles</u>	
iii. <u>Headlines</u>	
iv. <u>Composition titles</u>	
v. <u>Publication names</u>	
c. <u>Numbers</u>	
i. <u>General number guidelines</u>	
ii. <u>Numbers above and below 10</u>	
iii. <u>Exceptions to spelling out numbers</u>	
iv. <u>Commas, decimals, zeros</u>	
v. <u>When numbers begin a sentence</u>	
vi. <u>Fractions, ratios, decimals</u>	
vii. <u>Telephone numbers and No.</u>	
viii. <u>Ages</u>	
ix. <u>Units of measure</u>	
x. <u>Bits, bytes and kilos</u>	
xi. <u>Time and ranges of time</u>	
xii. <u>Ranges, percent</u>	
xiii. <u>Dates</u>	
d. <u>Abbreviations/proper names</u>	
i. <u>Proper names: people</u>	
ii. <u>Abbreviations: people</u>	
iii. <u>Proper names: organizations</u>	
iv. <u>Proper names: capitalization</u>	
v. <u>Proper names: products</u>	
vi. <u>Abbreviations: organizations</u>	
vii. <u>Proper names: Texas Instruments</u>	
viii. <u>Abbreviations: states</u>	
ix. <u>Abbreviations: general</u>	

- x. Abbreviations: acronyms
- xi. Abbreviations: number agreement
- xii. Abbreviations: contractions
- xiii. Abbreviations: resources
- e. Punctuation.....
 - i. Apostrophes
 - ii. Bullets
 - iii. Colons
 - iv. Commas
 - v. Dashes
 - vi. Ellipses
 - vii. Exclamation points
 - viii. Hyphens
 - ix. Parentheses
 - x. Question and answer format
 - xi. Quotation marks
 - xii. Semicolons
- 3. Glossary of terms.....
- 4. Trademarks and acknowledgments.....TBD
 - a. Trademarks and brands
 - b. Third-party trademarks
 - c. Trademark acknowledgements

1. THE CAPITAL ONE BRAND

TBD

Our brand will be measured by what customers experience when they come into contact with the Capital One brand through our employees, products, marketing materials and services. In this way, we are all responsible for advancing and protecting the Capital One brand.

The identity of the brand includes name, logo and voice.

The reputation of the brand includes the promise we make to our customers as well as our performance, which ties directly back to what our customers experience when they come in contact with the brand.

1.a The Capital One Brand voice

Speaking and writing in a way that makes Capital One customers feel as if all the communications they receive are, regardless of medium, coming from a cohesive group because key company messages and Capital One tone, trademarks and grammar are consistently and correctly applied.

The Capital One brand voice is:

- » clear
- » conversational
- » compelling
- » Capital One clever

Speaking with impact

Why a brand voice? Every individual speaks in a unique way – from word choice to rhythm to how he or she structures sentences. Similarly, the most effective brands communicate in their own individual

Following these brand voice guidelines consistently will help create a strong, powerful brand voice.

Why it's important

Our customers constantly come in contact with things we have written. And all written communications represent a valuable opportunity to assist customers in forming a positive opinion of our company and a good understanding of the value that we bring to them.

Maintain the brand voice

All deliverables are important and should seek to impact customers by demonstrating our inventive, vital, passionate and connected nature.

Be Refreshingly Clear	Be Conversational
Being clear makes us unassailable, intuitive, unexpected, and refreshing.	Being conversational humanizes Capital One and makes us approachable.
Be Compelling	Be Capital One Clever
Compelling copy inspires interest, belief, and action, while respecting and understanding customer needs.	Humor makes us unmistakably Capital One by letting people know that, while we're serious about business, we don't take ourselves too seriously.

1.b The Capital One Brand personality

A liberating presence, especially against industry norms.

Advocate

Always looking out for customer's interest; not just our own.
Optimistic about the future and helping customers be successful.

Bold

Challenger
An innovative leader, challenging the industry for positive change.

Engaging

A clever sense of humor, a wink, a smile that sets us apart and makes us more approachable.

Straightforward

Be authentic, credible and trustworthy.

1.c The Capital One Brand values

Capital One has established a set of values over the years that describe how we behave. At the center of these values is who we are: our brand.

2. WRITING STYLE GUIDE

Capital One must use language consistently to preserve its brand. Here are rules based on Associated Press style, with modifications or exceptions noted, and with brand-specific examples.

If you come across an issue not covered in Capital One Guide to Style and Usage, you can check the [online edition](#) of the AP Stylebook.

2.a AP Stylebook

Why do we use the AP Stylebook as our primary style guide?

- » It's one of the world's most widely used English-language stylebooks.
- » It takes a straightforward, practical approach to style and usage.

The online edition is fully searchable. The [“Ask the Editor” column](#) on the AP Stylebook website may address your question more completely than an official entry. It is also searchable for subscribers.

Webster's New World College Dictionary

The AP uses Webster's New World College Dictionary as its official dictionary. A website called [YourDictionary.com](#) includes definitions from Webster's New World on its site, among other sources like the American Heritage Dictionary.

However, YourDictionary.com is not as simple to use, nor as comprehensive, as the online version for Webster's Collegiate Dictionary used by the Chicago Manual of Style, available at [www.m-w.com](#).

Therefore, Capital One recommends [www.m-w.com](#) for spelling and usage questions not covered in this guide to style and usage or the AP Stylebook.

2.b Capitalization

2.b.i Capitalization: acronyms

In general, avoid unnecessary capitalization.

Do not capitalize the individual words in the spelled-out version of an acronym unless the words are proper nouns or part of an organization's name:

- » Equal Credit Opportunity Act (ECOA)

2.b.ii Capitalization: job titles

Capitalize formal job titles **before** a name, but lowercase them and set them off with commas **after** a name.

Lowercase informal titles, shortened forms of titles or job descriptions:

- » Capital One Chairman, President and CEO John Baylor

- » John Baylor, Capital One chairman, president and CEO

Capitalization: different rules for headlines and composition titles

A **headline** is:

- » A phrase at the beginning of a document that summarizes the content that follows.
- » Words at the beginning of section that introduce or categorize.

A **composition title** is:

- » The distinguishing name of a written, printed or filmed production.

2.b.iv Capitalization: headlines

The rule for capitalizing headlines is to capitalize only the first word and proper nouns. This practice is also called "downstyle" and has been proven in eye-tracking studies to positively influence both readability and clicking behavior because it allows readers to scan and absorb text quickly.

- » What's in your wallet?

For consistency, you should apply the same treatment you used in your headline to any subheads.

For example, a subhead on a web page or in an email should be downstyle.

Do not capitalize the second part of a hyphenated word in a downstyle headline unless it's a proper noun:

- » Real-world examples help homebuyers make important decisions

2.b.v Capitalization: composition titles

The rule for capitalizing composition titles is to capitalize the first word, all proper nouns, and “principal” words, including prepositions and conjunctions of four or more letters. This practice is also called “upstyle”:

- » The Everything Homebuying Book

Here is the complete list from the AP Stylebook: book titles; computer game titles; movie titles; opera titles; play titles; poem titles; album and song titles; radio and television program titles; and the titles of lectures, speeches and works of art.

Apply the same treatment you used in your composition title to any subtitles.

In regular text, put quotation marks around composition titles. Do not put quotation marks around reference books such as almanacs, directories, dictionaries, encyclopedias and handbooks. Do not use quotation marks around software programs such as WordPerfect or websites like Facebook.

2.b.vi Capitalization: publication names

Capitalize the common words in a publication’s name only if it is part of its formal name. Check the publication’s masthead or website to determine its preferred usage. Lowercase words such as “the” or “magazine” according to the publication’s convention:

» Pulse

» Ex.

2.c Numbers

2.c.i Numbers: general guidelines

Spell out whole numbers below 10:

- » View up to two entries and 15 results simultaneously.

Use numerals for 10 and above:

- » There are four different departments that make up financial products and 12 subgroups within these departments.

Similarly, spell out first through ninth and use numerals starting with 10th:

- » Place values display from hundredths through thousandths.

- » District averages for Title I students showed improvement from 63–80 percent for students in seventh and eighth grades.

Do not superscript the “st,” “nd,” “rd” or “th” in an ordinal number.

2.c.ii Numbers: above and below 10

Apply the appropriate guidelines when text includes numbers above and below 10:

- » Enjoy access to Pulse 24 hours a day, seven days a week.
- » Investigate what happens when you multiply 111 times a two-digit number with a digit sum greater than nine.

2.c.iii Numbers: exceptions to spelling out numbers

Always use numerals with currency, percentages, ratios, dimensions, proportions, sizes, speeds, and millions and billions:

- » Get pre-qualified for as high as \$ 500,000 online
- » A \$1 million grant
- » District averages for Title I students showed improvement from 63 percent of students demonstrating proficiency as seventh grade students to nearly 80 percent of those same students reaching proficient levels as eighth graders.

2.c.iv Numbers: commas, decimals, zeros

In numerals greater than 999, U.S. usage calls for commas to set off each group of three numerals (except for years):

- » 5,250
- » 10,000
- » 375,000

For sums in the millions and billions, consider using decimals:

- » \$29.1 million

Don't use extra zeros (.00) with sums of money:

- » Get \$1,000 off closing with Capital One Home Loans.

2.c.v Numbers: when numbers begin a sentence

Spell out a numeral at the beginning of a sentence.

- » Eighteen loan officers make up the home loan call center.

Consider revising the sentence if spelling out the numeral is awkward.

EXCEPTION

A numeral that identifies a calendar year:

- » 1986 is the year that Capital One was founded.

2.c.vi Numbers: fractions, ratios, decimals

Spell out fractions, using hyphens between the words:

- » two-thirds
- » four-fifths
- » seven-sixteenths

For ratios, use numerals and hyphens:

- » A 2-1 ratio
- » A ratio of 2-to-1

Use numerals and periods for decimals. Decimalization should not exceed two places in text (not tabular) material.

- » 0.03
- » 9.68

2.c.vii Numbers: telephone numbers and no.

When writing telephone numbers, use periods to separate numerical groups:

- » 214.621.1500 (U.S. number)
- » 91.80.41381665 (international number)

Do not use parentheses around the area code

Use No. as the abbreviation for the word number in conjunction with a numeral to indicate position or rank.

Note the capital "N":

- » The sample sizes and interventions of these studies are summarized in Table 2.
- » Capital One Home Loans is the world's No. 1 financial organization.

2.c.viii Numbers: ages

Always use numerals for the ages of people and animals.

- » Forty-eight Capital One employees between ages 22 and 63 and children of employees as young as 7 competed in 21 events during the competition.

Follow the rules for numbers in all other cases:

- » Capital One observed its 25-year anniversary in in 2013.

A numeral is presumed to be an age when no unit of time is mentioned:

- » The loan officer, 35, is the youngest ever to win the award.

Use hyphens for ages when they serve as adjectives:

- » R.J.'s 8-year-old daughter wrote a class paper about Jack Kilby.

2.c.ix Numbers: units of measure

Place a space between a numeral and a unit of measure:

- » Processor Speed: 1.2 GHz (Recommended: 2 GHz or higher)
- » 1 GB

Place a hyphen between a numeral and a unit of measure when it modifies a noun, even if the number in question is a negative number or begins with a less-than or greater-than symbol:

- » Compatible with 32-bit and 64-bit operating systems

2.c.x Numbers: bits, bytes and kilos

A lowercase “b” stands for “bit.” An uppercase “B” stands for “byte.”

A lowercase “k” stands for “kilo,” meaning 1,000. A capital “K” also stands for “kilo,” but is often used to mean 1,024.

2.c.xi Numbers: time and ranges of time

Use numerals (except for noon and midnight), separating the hours and minutes with a colon. Use the abbreviations a.m. and p.m. (note the periods):

- » 9:30 a.m.

For a range of times, either “from” or “to” or an EN dash is acceptable, although “from” and “to” is more clear:

- » The session will run from 3 to 4 p.m.
- » The session will run from 3 – 4 p.m.
- » The session will run from noon – 2 p.m

When referencing time zones in the U.S., use the terms U.S. Central time, U.S. Eastern time, U.S. Mountain time and U.S. Pacific time. Do not include whether it is standard or daylight time or use abbreviations indicating this (CDT, CST). This alleviates complications that often arise during the conversion to and from Daylight Savings Time.

2.c.xii Numbers: ranges, percent

Use a EN dash or the word “to” when indicating ranges of numbers. You need not repeat the word “percent” after each number:

- » Home loan purchases are showed improvement from 63–80 percent in 2015.

Use the word “through” when indicating a range that includes a negative number:

- » -32,767 through -1

Spell out the word percent in text. Use the percent symbol (%) only in tables. Do not hyphenate numbers with percent.

- » District averages for Title I students showed improvement from 63 percent of students demonstrating proficiency as seventh grade students to nearly 80 percent of those same students reaching proficient levels as eighth graders.

2.c.xiii Numbers: dates

Use figures when writing dates and years. Do not use ordinals such as 1st, 2nd and 3rd:

- » March 7, July 31
- » 1930, 2007

When a date includes the month, day and year, abbreviate those months that have more than six letters: Jan., Feb., Aug., Sept., Nov. and Dec.

- » Deadlines: March 1, June 1, Sept. 1 and Dec. 1.

Do not abbreviate the month when only the year is included:

- » October 1935

Do not include the year in a date if it is clear from the context that you are talking about the current year.

Set off dates that include a day of the week, month, date and year with commas if the date appears in the middle of a sentence:

- » The next conference is scheduled for March 23–25, 2014, in Las Vegas, Nev.

Follow U.S. or European conventions for dates based on where your primary audience resides. Do not set off European-constructed dates with commas:

- » The London conference will take place 19 Dec.
- » The project's 31 Jan. 2004 deadline could not be extended.

2.d Abbreviations/proper names

2.d.i Proper names: people

Refer to both men and women by first and last name, without courtesy titles, on first reference.

For second and subsequent references, the rules vary.

For internal communications, refer to Capital One employees by their first name and non-Capital One employees by their last name. For example:

- » Michelle Reid, senior director of Capital One Brand Strategy, is Michelle Reid on first reference; Michelle on subsequent references.
- » Steven Schlozman, M.D., a Harvard Medical School professor, is Steven Schlozman, M.D., on first reference; Schlozman on subsequent references.

For external communications, refer to both Capital One employees and non-Capital One employees by last name on second and subsequent references

2.d.ii Abbreviations: people

Use the courtesy titles Mr., Miss, Ms. or Mrs. only in direct quotations or Miss, Ms. or Mrs. in second or subsequent references when a woman specifically requests it.

Abbreviate courtesy, legislative, military and religious titles when used before a full name:

- » Dr. Larry Hornbeck invented DLP® technology.
- » Sen. Kay Bailey Hutchison (D-Texas) was supportive of the proposal.
- » Retired Maj. Gen. Mary Saunders knows what it takes to be a leader.

Abbreviate junior or senior after a name. Do not place a comma between the name and the abbreviation:

- » Charles Russell Jr. from UT Dallas was a runner-up in the Vision for Voice contest.

2.d.iii Proper names: organizations

Because an organization name may differ slightly from a word entry as it appears in the AP Stylebook or in our preferred dictionary (www.m-w.com), always look up the organization name on its website and follow its example:

- » BeagleBoard.org (but Beagle Board when referring to the product)
- » SpaceX
- » eBay (lowercase the e unless it begins a sentence)

2.d.iv Proper names: capitalization

If a descriptive noun describing the organization is not part of the organization's name, do not capitalize it:

- » Capital One newsletter
- » Capital One magazine

Capitalize common nouns only when they are an integral part of the full name of an organization:

- » Capital One Home Loans hopes to increase engagement at the T³™ International Conference.

Lowercase common-noun elements of proper names in all plural uses:

- » (Product/service name) provide advanced mortgage information that enables homebuyers to learn about important topics and terms in real estate.

2.d.v Proper names: products/services

Capitalize the proper name of a product. In regular text (not composition titles), if a descriptive noun describing the product is not part of the product's name, do not capitalize it:

- » LoanHub
- » Ex. 2

2.d.i Abbreviations: organizations

Abbreviate the words company, corporation, incorporated and limited when used after the name of a corporate entity. The proper abbreviations are Co., Corp., Inc. and Ltd.

Companies based outside of the U.S. sometimes append their names with the abbreviations Pty Ltd. This stands for proprietary limited. Pty rarely takes a period. Ltd may or may not take a period; look up the organization's website and follow its example.

2.d.vi Abbreviations: states

Spell out the names of the 50 U.S. states when they stand alone in text:

- » Capital One's Virginia site reopened Thursday after the site was flooded earlier this week.

When used with the name of a city, U.S. states more than five letters long are abbreviated; check the AP Stylebook for the specific abbreviation. Also check the stylebook for cities that do not need a state or country:

- » The next conference is scheduled for March 23–25, 2014, in Las Vegas, Nev.

Do not abbreviate Texas:

- » Capital One corporate offices are located in Plano, Texas.

Use the two-letter state postal abbreviation only in mailing addresses.

2.d.viii Abbreviations: general

Abbreviate words using capital letters and periods according to the listings in the AP Stylebook, using our preferred dictionary (www.m-w.com) as a backup reference.

Use periods in these two-letter abbreviations:

- » U.S. (even on first reference)
- » U.K. (even on first reference)
- » B.C.
- » A.D.

2.d.ix Abbreviations: acronyms

An acronym is an abbreviation formed from the first letter or letters of a series of words:

- » Equal Credit Opportunity Act (ECOA)
- » Annual Percentage Rate (APR)

Do not use acronyms that the reader would not quickly recognize. Conversely, there is no need to cite an acronym if the term will be used only once in the communication.

Omit periods in acronyms unless the result would spell an unrelated word.

The AP Stylebook says, “do not follow an organization's full name with an abbreviation or acronym in parentheses ... if an abbreviation would not be clear on second reference without this arrangement, do not use it.”

The stylebook also notes, however, that “many abbreviations are desirable in tabulations and certain types of technical writing.” Because of this, Capital One diverges from AP on this point, listing acronyms after their spelled-out versions on first reference.

Always place the acronym after its definition, not before.

EXCEPTIONS

Widely known abbreviations such as CIA, FBI, APR, and GOP are acceptable on first reference. You do not have to spell them out.

2.d.x Abbreviations: number agreement

An abbreviation in parentheses should agree in number with the spelled-out version preceding it:

» Ex

Beware of abbreviations such as FAQ, in which the final word abbreviated is already plural. It is only necessary to write FAQs with an “s” when referring to several discrete sets of frequently asked questions:

- » The site’s FAQ on home loans is popular, but it also features FAQs dealing with home equity.

2.d.xi Abbreviations: contractions

Contractions are acceptable in Capital One English-language communications and even desirable when seeking an informal tone:

- » It’s the right thing to do and has always been a part of Capital One’s culture — to know what’s right and do what’s right.

Avoid contractions, however, if you are certain that your communication will be translated:

- » It is the right thing to do and has always been a part of Capital One's culture — to know what is right and do what is right.

2.d.xii Abbreviations: resources

If you need to find out what an abbreviation or acronym stands for, see:

- » Infolink's acronym list:
http://infolink.sc.ti.com/news_rooms/w/news_room_wiki/acronyms.asp
x
- » Acronym Finder:
<http://www.acronymfinder.com/>

Note that these two lists capitalize each word of a spelled-out abbreviation just as a convention. Remember to lowercase common nouns.

- » Capital One's preferred dictionary (Webster's Collegiate Dictionary, 11th Edition) also includes some common abbreviations:
www.m-w.com

2.e Punctuation

2.e.i Apostrophes

Many exceptions exist when using apostrophes to form possessives. In general, however, apply these rules:

If a singular or plural common noun does not end with the letter s, add 's to form a possessive:

- » This customer's specifications
- » Women's advancement

If a common plural noun or a proper singular noun ends with the letter s, add only an apostrophe:

- » Manufacturers' published information
- » Capital One's home equity

If ownership of what is possessed is joint (and equal), add 's only after the second word:

- » Capital One's EZ Pre-qualification enables individual's to get pre-approved for a home loan.

2.e.ii Bullets

The Associated Press does not use bullets and instead directs questions about bullets to its rules for dashes:

"Dashes should be used to introduce individual sections of a list. Capitalize the first word following the dash. Use periods, not semicolons, at the end of each section, whether it is a full sentence or a phrase."

- » Hold on to handrails when using stairways.
- » Close drawers completely after every use.

However (and this is an exception to AP style), if the items in the list are short and read like a shopping list, you can omit the periods at the end of each bullet. If there's a mix, use periods or no periods consistently per bullet list.

- » Here you will find quick reference cards on the following topics:
 - » Mortgages
 - » Home equity
 - » Auto insurance

2.e.iii Colons

Use a colon to introduce a list

LoanHub is optimized for pre-qualified applicants so they can:

- » Accept their good faith estimate
- » Sign documents
- » Upload documents
- » More

Capitalize the first word after a colon if the word starts a complete sentence:

- » This fictitious scenario forces us to imagine: What will you be able to do in the wireless world of 2012?

You can also use a colon for emphasis rather than an em-dash:

- » When you see a movie digitally, you see that movie the way its creators intended you to see it: with incredible clarity and detail.

Use a colon, not a comma, before long quotations within a paragraph, or when introducing a quotation:

- » Toward the end of the roundtable, Gregg addressed Suresh’s question: “Yes.”

2.e.iv Commas: in a series

Use commas to separate elements in a series, but do not put a comma before “and” or another conjunction in a simple series:

» Ex.

EXCEPTIONS

When an integral element of the series contains a conjunction (like “and” or “or”):

» Ex.

When the elements in the series are complex phrases:

- » If you decide to elect a 2007 lump-sum distribution, you must initiate the pension payment process, retire from Capital One by Nov. 1, and properly submit the pension election authorization form.

2.e.v Commas: separating adjectives

Use commas to separate a series of adjectives equal in rank. If the commas could be replaced by the word “and” without changing the sense, the adjectives are equal:

- » The (conference name) provides attendees with three days of hands-on, high-energy professional development.

Do not use a comma when the **last** adjective before a noun outranks its predecessors. It is an integral element of a noun phrase, which is the equivalent of a single noun:

- » Dynamically linked multiple representations

For clarity and easy translation, minimize the number of adjectives in noun phrases. Pick only one or two of the most important qualities or features when initially describing a Capital One product or service.

2.e.vi Dashes

People often use a dash in situations in which a colon is more appropriate. Dashes are most often called for in the following situations:

Use an EM dash (PC: alt+0151; Mac: Option + -) to indicate an abrupt change in a sentence:

- » (Proper name) — Capital One's global community — offers free webinars throughout the year to help loan officers explain mortgages effectively.

When a phrase that would be set off by commas contains words that must be separated by commas:

- » Import digital images — including your own photos in .jpg, .jpeg, .bmp and .png formats — and overlay graphs and equations on them to see math at work in the real world.

2.e.vii Ellipses

In general, treat an ellipsis as a word, constructed with spaces on either side of the three periods.

Use an ellipsis to indicate the deletion of one or more words in condensing quotes, texts and documents. Be especially careful to avoid deletions that would distort the meaning:

- » "When I'm watching sports [on a DLP® TV] it's like I'm back in the huddle," Howie Long said, "except it's my wife beside me instead of some ... ugly defensive lineman."

2.e.viii Exclamations points

Exclamation marks express a high degree of surprise, incredulity or other strong emotion.

Avoid exclamation points in business writing. If a sentence is mildly exclamatory, use a period.

INCORRECT

- » Don't forget to view our latest news!
- » New update available!
- » Register today!
- » Click here to learn more!

2.e.viiii Hyphens

When a compound modifier (two or more words that express a single concept) precedes a noun, use hyphens between the words to improve clarity:

- » Real-world scenarios
- » Hands-on learning tool

The two major exceptions are constructions with the adverb *very* and adverbs that end in the suffix *-ly*:

- » Dynamically linked documents
- » Highly optimized cache

Do use suspensive hyphenation:

- » Experts debated real- versus virtual-world scenarios.
- » Attendees may choose from one- or two-day professional development seminars.

2.e.x Parentheses

If a sentence must contain incidental material, commas or dashes are frequently more effective. On occasion, however, parentheses are the only effective means of inserting necessary background or reference information.

- » Spectral efficiency measures the data throughput of a standard against the theoretical maximum efficiency (as bounded by physics).

Place a period **outside** the closing parenthesis if the material inside is not a complete sentence (such as this fragment). (Place a period **inside** the closing parenthesis if the aside is a complete sentence, like this one.)

Use hyphens, not parentheses, around the area code of a telephone number.

2.e.xi Periods

Use a single space after a period at the end of a sentence:

INCORRECT

- » Mozilla has a built-in news reader. Internet Explorer uses Outlook Express as its news reader.

CORRECT

- » Mozilla has a built-in news reader. Internet Explorer uses Outlook Express as its news reader.

Periods and commas always go inside quotation marks:

- » “We have to come up with breakthrough products that allow our customers to enable new applications and differentiate products in the marketplace,” Mike said. “We have an unbounded opportunity for growth if we do our job right.”

2.e.xii Question and answer format

Do not use quotation marks when formatting text in a question-and-answer format.

Start a new paragraph for each question and its respective answer. Use “Q” and “A” followed by a colon:

- » Q: As one of our customers, how have you leveraged your relationship with Capital One to market our business to others?
- » A: We always reference our business relationship with Capital One to prospective customers.

2.e.xiii Quotation marks

Use quotation marks to surround the exact words of a speaker or writer:

- » The AP Stylebook editor wrote, “If a full paragraph of quoted material is followed by a paragraph that continues the quotation, do not put closing quotation marks at the end of the first paragraph.

“Do, however, put opening quotation marks at the start of the second paragraph.”

Another use for quotation marks is around an unfamiliar word or phrase:

- » The new process employs “wet lithography,” a recent innovation required by ever-shrinking architectures.

Do not put subsequent references to unfamiliar words in quotation marks or use quotation marks for colloquial language.

2.e.xiii Semicolons

Use semicolons to indicate a greater separation of thought and information than a comma can convey, but less than the separation that a period implies:

- » Employees should comply with Capital One values and ethics and with the “Code of Business Conduct”; managers are held accountable for this compliance.

The most common use of semicolons is in separating items in a series when any of those items include a comma:

- » This includes dramatic improvements in visualization; support for research-proved learning strategies; conceptual mastery; and improved student outcomes.

Note that the semicolon is proper before the final “and” in such a series.

3. Glossary of Terms

This glossary provides *preferred capitalization, terminology, wording, and use of abbreviations and acronyms* for capital one home loans to ensure they are written clearly and consistently.

Term	Meaning/guidelines
A	
abstract of title	<u>Definition:</u> documents recording the ownership of property throughout time.
Adjustable-Rate Mortgage (ARM)	<u>Definition:</u> a home loan whose interest rate changes periodically over the course of the loan.
affidavit	<u>Definition:</u> a signed, sworn statement made by the buyer or seller regarding the truth of information provided.
amortization	<u>Definition:</u> a payment plan that enables you to reduce your debt

	gradually through monthly payments. The payments may be principal and interest, or interest-only. The monthly amount is based on the schedule for the entire term or length of the loan.
annual mortgagor statement	<u>Definition</u> : yearly statement to borrowers detailing the remaining principal and amounts paid for taxes and interest.
Annual Percentage Rate (APR)	<u>Definition</u> : a measure of the cost of credit, expressed as a yearly rate. It includes interest as well as other charges.
appraisal	<u>Definition</u> : a document from a professional that gives an estimate of a property's fair market value based on the sales of comparable homes in the area and the features of a property; an appraisal is generally required by a lender before loan approval to ensure that the mortgage loan amount is not more than the value of the property.
appreciation	<u>Definition</u> : an increase in property value.
automated underwriting	<u>Definition</u> : loan processing completed through a computer-based system that evaluates past credit history to determine if a loan should be approved. This system removes the possibility of personal bias against the buyer.
B	
back end ratio (debt ratio)	<u>Definition</u> : a ratio that compares the total of all monthly debt payments (mortgage, real estate taxes and insurance, car loans, and other consumer loans) to gross monthly income.
balloon loan	<u>Definition</u> : a mortgage that typically offers low rates for an initial period of time (usually 5, 7, or 10) years; after that time period elapses, the balance is due or is refinanced by the borrower.
C	

capital improvements	<u>Definition:</u> property improvements that will either enhance the property value or will increase the useful life of the property.
cash-out refinance	<u>Definition:</u> when a borrower refinances a mortgage at a higher principal amount to get additional money. Usually this occurs when the property has appreciated in value.
clear title	<u>Definition:</u> a property title that has no defects.
closing	<u>Definition:</u> the final step in property purchase where the title is transferred from the seller to the buyer. Closing occurs at a meeting between the buyer, seller, settlement agent, and other agents. At the closing the seller receives payment for the property.
closing costs	<u>Definition:</u> fees for final property transfer not included in the price of the property.
co-signer	<u>Definition:</u> a person that signs a credit application with another person, agreeing to be equally responsible for the repayment of the loan.
condominium	<u>Definition:</u> a form of ownership in which individuals purchase and own a unit of housing in a multi-unit complex. The owner also shares financial responsibility for common areas.
conforming loan	<u>Definition:</u> a loan that does not exceed Fannie Mae's and Freddie Mac's loan limits. Freddie Mac and Fannie Mae loans are referred to as conforming loans.
contingency	<u>Definition:</u> a clause in a purchase contract outlining conditions that must be fulfilled before the contract is executed. Both, buyer or seller may include contingencies in a contract, but both parties must accept the contingency.
conventional loan	<u>Definition:</u> a private sector loan, one that is not guaranteed or insured by the U.S. government.

counter offer	<u>Definition:</u> a rejection to all or part of a purchase offer that negotiates different terms to reach an acceptable sales contract.
credit history	<u>Definition:</u> a record of an individual that lists all debts and the payment history for each. The report that is generated from the history is called a credit report. Lenders use this information to gauge a potential borrower's ability to repay a loan.
credit report	<u>Definition:</u> a report generated by the credit bureau that contains the borrower's credit history for the past seven years. Lenders use this information to determine if a loan will be granted.
credit risk	<u>Definition:</u> a term used to describe the possibility of default on a loan by a borrower.
credit score	<u>Definition:</u> a score calculated by using a person's credit report to determine the likelihood of a loan being repaid on time. Scores range from about 360 - 840: a lower score meaning a person is a higher risk, while a higher score means that there is less risk.
D	
debt-to-income ratio	<u>Definition:</u> a comparison or ratio of gross income to housing and non-housing expenses.
deductible	<u>Definition:</u> the amount of cash payment that is made by the insured (homeowner) to cover portion of a damage or loss.
deed	<u>Definition:</u> a document that legally transfers ownership of property from one person to another. The deed is recorded on public record with the property description and the owner's signature. Also known as the title.
default	<u>Definition:</u> the inability to make timely monthly mortgage payments or otherwise comply with mortgage terms.

disclosures	<u>Definition:</u> the release of relevant information about a property that may influence the final sale, especially if it represents defects or problems. "Full disclosure" usually refers to the responsibility of the seller to voluntarily provide all known information about the property.
discount point	<u>Definition:</u> normally paid at closing and generally calculated to be equivalent to 1% of the total loan amount, discount points are paid to reduce the interest rate on a loan. In an ARM with an initial rate discount, the lender gives up a number of percentage points in interest to give you a lower rate and lower payments for part of the mortgage term (usually for one year or less).
down payment	<u>Definition:</u> the portion of a home's purchase price that is paid in cash and is not part of the mortgage loan. This amount varies based on the loan type, but is determined by taking the difference of the sale price and the actual mortgage loan amount.
E	
earnest money (deposit)	<u>Definition:</u> money put down by a potential buyer to show that they are serious about purchasing the home; it becomes part of the down payment if the offer is accepted, is returned if the offer is rejected, or is forfeited if the buyer pulls out of the deal. During the contingency period the money may be returned to the buyer if the contingencies are not met to the buyer's satisfaction.
encroachment	<u>Definition:</u> a structure that extends over the legal property line on to another individual's property.
Equal Credit Opportunity Act (ECOA)	<u>Definition:</u> a federal law requiring lenders to make credit available equally without discrimination based on race, color, religion, national origin, sex, marital status, or age.
equity	<u>Definition:</u> the value in your home above the total amount of the liens against your home. If you owe \$100,000 on your house but it

	is worth \$130,000, you have \$30,000 of equity.
escrow	<u>Definition</u> : funds held in an account to be used by the lender to pay for home insurance and property taxes.
escrow account	<u>Definition</u> : a separate account into which the lender puts a portion of each monthly mortgage payment; an escrow account provides the funds needed for such expenses as property taxes, homeowners insurance, mortgage insurance, etc.
F	
FICO Score	<u>Definition</u> : FICO is an abbreviation for Fair Isaac Corporation and refers to a person's credit score based on credit history. Lenders and credit card companies use the number to decide if the person is likely to pay his or her bills.
Fair Credit Reporting Act (FCRA)	<u>Definition</u> : federal act to ensure that credit bureaus are fair and accurate protecting the individual's privacy rights enacted in 1971 and revised in October 1997.
Fair Housing Act (FHA)	<u>Definition</u> : a law that prohibits discrimination in all facets of the home buying process on the basis of race, color, national origin, religion, sex, familial status, or disability.
Fair Market Value (FMV)	<u>Definition</u> : the hypothetical price that a willing buyer and seller will agree upon when they are acting freely, carefully, and with complete knowledge of the situation.
Fannie Mae	<u>Definition</u> : Federal National Mortgage Association (FNMA); a federally-chartered enterprise owned by private stockholders that purchases residential mortgages and converts them into securities for sale to investors; by purchasing mortgages, Fannie Mae supplies funds that lenders may loan to potential homebuyers. Also known as a Government Sponsored Enterprise (GSE).
Federal Housing Administration (FHA)	<u>Definition</u> : established in 1934 to advance homeownership opportunities for all Americans; assists homebuyers by providing mortgage insurance to lenders to cover most losses that may occur

	when a borrower defaults; this encourages lenders to make loans to borrowers who might not qualify for conventional mortgages.
fixed-rate mortgage	<u>Definition:</u> a mortgage with an interest rate that does not change during the entire term of the loan.
float	<u>Definition:</u> the act of allowing an interest rate and discount points to fluctuate with changes in the market.
flood insurance	<u>Definition:</u> insurance that protects homeowners against losses from a flood; if a home is located in a flood plain, the lender will require flood insurance before approving a loan.
forbearance	<u>Definition:</u> your lender may offer a temporary reduction or suspension of your mortgage payments while you get back on your feet. Forbearance is often combined with a reinstatement or a repayment plan to pay off the missed or reduced mortgage payments.
foreclosure	<u>Definition:</u> a legal action that ends all ownership rights in a home when the homebuyer fails to make the mortgage payments or is otherwise in default under the terms of the mortgage.
Freddie Mac	<u>Definition:</u> Federal Home Loan Mortgage Corporation (FHLM); a federally chartered corporation that purchases residential mortgages, securitizes them, and sells them to investors; this provides lenders with funds for new homebuyers. Also known as a Government Sponsored Enterprise (GSE).
front-end ratio	<u>Definition:</u> a percentage comparing a borrower's total monthly cost to buy a house (mortgage principal and interest, insurance, and real estate taxes) to monthly income before deductions.
G	
grantee	<u>Definition:</u> an individual to whom an interest in real property is

	conveyed.
grantor	<u>Definition:</u> an individual conveying an interest in real property.
Good Faith Estimate (GFE)	<u>Definition:</u> a document that provides you with an estimate of the costs associated with your mortgage loan. Your loan officer must provide you with a Good Faith Estimate within three business days of completing the loan application.
gross income	<u>Definition:</u> money earned before taxes and other deductions. Sometimes it may include income from self-employment, rental property, alimony, child support, public assistance payments, and retirement benefits.
H	
hazard insurance	<u>Definition:</u> protection against a specific loss, such as fire, wind etc., over a period of time that is secured by the payment of a regularly scheduled premium.
homebuyer	<u>Definition:</u> an individual who purchases a home.
home equity line of credit	<u>Definition:</u> a mortgage loan, usually in second mortgage, allowing a borrower to obtain cash against the equity of a home, up to a predetermined amount.
home equity loan	<u>Definition:</u> a loan backed by the value of a home (real estate). If the borrower defaults or does not pay the loan, the lender has some rights to the property. The borrower can usually claim a home equity loan as a tax deduction.
homeowners insurance	<u>Definition:</u> a policy that protects you and the lender against losses due to fire, flood, or other acts of nature. It also offers protection against liability in the event that a visitor to your home is injured on your property.

Housing Counseling Agency (HCA)	<u>Definition</u> : provides counseling and assistance to individuals on a variety of issues, including loan default, fair housing, and home buying.
HUD	<u>Definition</u> : the U.S. Department of Housing and Urban Development; established in 1965, HUD works to create a decent home and suitable living environment for all Americans; it does this by addressing housing needs, improving and developing American communities, and enforcing fair housing laws.
HUD-1 Uniform Settlement Statement	<u>Definition</u> : also known as the "settlement sheet," or "closing statement" it itemizes all closing costs; must be given to the borrower at or before closing. Items that appear on the statement include real estate commissions, loan fees, points, and escrow amounts.
I	
index	<u>Definition</u> : the measure of interest rate changes that the lender uses to decide how much the interest rate of an ARM will change over time.
inquiry	<u>Definition</u> : a credit report request. Each time a credit application is completed or more credit is requested counts as an inquiry. A large number of inquiries on a credit report can sometimes make a credit score lower.
interest	<u>Definition</u> : a fee charged for the use of borrowing money.
interest rate	<u>Definition</u> : the amount of interest charged on a monthly loan payment, expressed as a percentage.
J	
judgment	<u>Definition</u> : a legal decision; when requiring debt repayment, a

	judgment may include a property lien that secures the creditor's claim by providing a collateral source.
jumbo loan	<u>Definition:</u> a mortgage loan that may have high credit quality, but is in an amount above conventional conforming loan limits. This standard is set by the two government-sponsored enterprises, Fannie Mae and Freddie Mac, and sets the limit on the maximum value of any individual mortgage they will purchase from a lender.
L	
liabilities	<u>Definition:</u> a person's financial obligations, such as long-term/short-term debt, and other financial obligations needing to be paid.
lien	<u>Definition:</u> a claim or charge on property for payment of a debt. A mortgage is a lien, meaning the lender has the right to take the title to your property if you don't make the mortgage payments.
line of credit	<u>Definition:</u> an agreement by a financial institution such as a bank to extend credit up to a certain amount for a certain time to a specified borrower.
liquid assets	<u>Definition:</u> a cash asset or an asset that is easily converted into cash.
loan origination fee	<u>Definition:</u> fees paid to your mortgage lender for processing the mortgage loan application.
Loan To Value (LTV) Ratio	<u>Definition:</u> a percentage calculated by dividing the amount borrowed by the price or appraised value of the home to be purchased; the higher the LTV, the less cash a borrower is required to pay as down payment.
lock-in	<u>Definition:</u> the length of time that the lender has guaranteed a specific interest rate to a borrower.

lock-in period	<u>Definition:</u> the length of time that the lender has guaranteed a specific interest rate to a borrower.
lock-in rate	<u>Definition:</u> a written agreement from your lender guaranteeing a specific mortgage interest rate for a certain amount of time.
loss mitigation	<u>Definition:</u> a process to avoid foreclosure; the lender tries to help the borrower who has been unable to make loan payments and is in danger of defaulting on his/her loan.
M	
margin	<u>Definition:</u> the number of percentage points the lender adds to the index rate to calculate the ARM interest rate at each adjustment.
market value	<u>Definition:</u> the amount a willing buyer would pay a willing seller for a home.
maturity	<u>Definition:</u> the date when the principal balance of the loan becomes due and payable.
modification	<u>Definition:</u> when a lender agrees to modify the terms of a mortgage without refinancing the loan.
mortgage insurance	<u>Definition:</u> a loan using your home as collateral.
Mortgage Insurance Premium (MIP)	<u>Definition:</u> a monthly payment—usually part of the mortgage payment—paid by a borrower for mortgage insurance.
mortgage modification	<u>Definition:</u> a loss mitigation option that allows a borrower to refinance and/or extend the term of the mortgage loan and reduce the monthly payments.
mortgage note	<u>Definition:</u> a legal document that provides evidence of your

	indebtedness and your formal promise to repay the mortgage loan, according to the terms you've agreed to..
mortgage qualifying ratio	<u>Definition:</u> used to calculate the maximum amount of funds that an individual traditionally may be able to afford.
mortgage rate	<u>Definition:</u> the cost or the interest rate you pay to borrow the money to buy your house.
Multiple Listing Services (MLS)	<u>Definition:</u> The local MLS has a protocol for updating listings and sharing commissions; the MLS offers the advantage of more timely information, availability, and access to houses and other types of property on the market.
N	
negative amortization	<u>Definition:</u> a loan in which the outstanding principal balance goes up instead of down because the monthly payments are not large enough to cover the full amount of interest due and being insufficient the unpaid interest needs to be added to the principal amount.
net income	<u>Definition:</u> the profit or money remaining after the expenses have been deducted from all income.
no cash out refinance	<u>Definition:</u> a refinance of an existing loan only for the amount remaining on the mortgage.
note	<u>Definition:</u> a legal document obligating a borrower to repay a mortgage loan at a stated interest rate over a specified period of time.
note rate	<u>Definition:</u> the interest rate stated on a mortgage note.

notice of default	<u>Definition</u> : a recorded document which officially starts the foreclosure process.
non-conforming loan	<u>Definition</u> : a loan that exceeds Fannie Mae's and Freddie Mac's loan limits. Freddie Mac and Fannie Mae loans are referred to as conforming loans.
O	
offer	<u>Definition</u> : indication by a potential buyer of a willingness to purchase a home at a specific price; generally put forth in writing.
option	<u>Definition</u> : a right, given for a consideration, to purchase or lease a property, upon specified terms and within a specified time period, and placing no obligation on the party receiving the option to purchase the property.
origination	<u>Definition</u> : the process of preparing, submitting and evaluating a loan application; generally includes a credit check, verification of employment and a property appraisal.
origination fee	<u>Definition</u> : a fee charged for the work involved in the evaluation, preparation and submission of a proposed mortgage loan.
ownership	<u>Definition</u> : the right of one or more parties to possess, use, enjoy and to dispose of property and to exclude all others.
owner's policy	<u>Definition</u> : a title insurance policy taken out to protect the interest owner of real estate rather than the lender's interest.
P	

Principal, Interest, Taxes and Insurance (PITI)	<u>Definition:</u> a loan payment typically made monthly on an amortized loan that includes a principal and interest payment plus a contribution into a lender-established escrow account to pay property taxes and insurance premiums on the property.
PITI reserves	<u>Definition:</u> a cash amount that a borrower must have on hand after making a down payment and paying all closing costs for the purchase of a home. The principal, interest, taxes, and insurance (PITI) reserves must equal the amount that the borrower would have to pay for PITI for a predefined number of months.
Private Mortgage Insurance (PMI)	<u>Definition:</u> Private Mortgage Insurance; privately-owned companies that offer standard and special affordable mortgage insurance programs for qualified borrowers with down payments of less than 20% of a purchase price.
points	<u>Definition:</u> a point is equal to one percent of the principal amount of your mortgage. For example, if you get a mortgage for \$95,000, one point means you pay \$950 to the lender. Lenders frequently charge points in both fixed-rate and adjustable-rate mortgages in order to increase the yield on the mortgage and to cover loan closing costs. These points usually are collected at closing and may be paid by the borrower or the home seller, or may be split between them.
pre-approval	<u>Definition:</u> A lending practice whereby a borrower can demonstrate to a seller and broker that they can qualify for an identified loan amount which permits a prospective buyer to shop with confidence that a loan will be approved.
pre-qualification	<u>Definition:</u> a preliminary assessment of a buyer's ability to secure a loan, based on a specific set of lending guidelines and buyer representations made, which is not a guarantee or commitment by a lender to extend credit.

prime rate	<p><u>Definition:</u> the interest rate that banks charge to preferred customers. Changes in the prime rate are publicized in the business media. Prime rate can be used as the basis for adjustable rate mortgages (ARMs) or home equity lines of credit. The prime rate also affects the current interest rates being offered at a particular point in time on fixed mortgages. Changes in the prime rate do not affect the interest on a fixed mortgage.</p>
principal	<p><u>Definition:</u> 1.a main party in a real estate transaction such as a buyer, seller, owner, lessor or borrower. 2. A party who is also called a client who has authorized another to act on his or her behalf and is represented by an agent.</p>
promissory note	<p><u>Definition:</u> a written promise to repay a specified amount over a specified period of time.</p>
property tax	<p><u>Definition:</u> a tax charged by local government and used to fund municipal services such as schools, police, or street maintenance. The amount of property tax is determined locally by a formula, usually based on a percent per \$1,000 of assessed value of the property.</p>
Q	
qualifying ratio	<p><u>Definition:</u> guidelines utilized by lenders to determine how much money a homebuyer is qualified to borrow. Lending guidelines typically include a maximum housing expense to income ratio and a maximum monthly expense to income ratio.</p>
quitclaim deed	<p><u>Definition:</u> 1. a legal document which transfers any ownership an individual has in a piece of property often used when the amount of ownership is not known or is unclear. 2. A quitclaim deed is a deed that transfers whatever ownership interest the transferor has in a particular property without guarantee about what is being</p>

	transferred.
R	
rate lock	<u>Definition:</u> a commitment by a lender to a borrower guaranteeing a specific interest rate over a period of time at a set cost.
Real Estate Settlement Procedures Act (RESPA)	<u>Definition:</u> a law protecting consumers from abuses during the residential real estate purchase and loan process by requiring lenders to disclose all settlement costs, practices, and relationships
recording fees	<u>Definition:</u> charges for recording a deed with the appropriate government agency.
S	
settlement statement	<u>Definition:</u> a document required by the Real Estate Settlement Procedures Act (RESPA). It is an itemized statement of services and charges relating to the closing of a property transfer. The buyer has the right to examine the settlement statement 1 day before the closing. This is called the HUD 1 Settlement Statement.
survey	<u>Definition:</u> a property diagram that indicates legal boundaries, easements, encroachments, rights of way, improvement locations, etc. Surveys are conducted by licensed surveyors and are normally required by the lender in order to confirm that the property boundaries and features such as buildings, and easements are correctly described in the legal description of the property.
T	
title	<u>Definition:</u> written evidence of the right to ownership in a property.

title commitment	<u>Definition:</u> TBD
title company	<u>Definition:</u> a company that specializes in examining and insuring titles to real estate.
title insurance	<u>Definition:</u> insurance providing protection against loss arising from problems connected to the title to your property.
title search	<u>Definition:</u> a check of public records to be sure that the seller is the recognized owner of the real estate and that there are no unsettled liens or other claims against the property.
transfer taxes	<u>Definition:</u> state and local taxes charged for the transfer of real estate.
truth-in-lending	<u>Definition:</u> a federal law obligating a lender to give full written disclosure of all fees, terms, and conditions associated with the loan initial period and then adjusts to another rate that lasts for the term of the loan.
U	
underwriting	<u>Definition:</u> the process of evaluating a loan application to determine the risk involved for the lender.
V	
Veteran's Affairs (VA)	<u>Definition:</u> a federal agency, which guarantees loans made to veterans.
VA loan	<u>Definition:</u> a loan made to qualified veterans to purchase real property where in the event of default the Department of Veteran's Affairs guarantees the lender repayment.
variable interest rate	<u>Definition:</u> an interest rate that fluctuates with the current cost of money; subject to adjustment if the prevailing rate moves up or

	down. See Variable Rate Mortgage.
vested	<u>Definition</u> : a point in time when you may withdraw funds from an investment account, such as a retirement account, without penalty.
W	
warranty deed	<u>Definition</u> : a legal document that includes the guarantee the seller is the true owner of the property, has the right to sell the property and there are no claims against the property.
Y	
yield rate	<u>Definition</u> : a rate of return on an investment expressed as a percentage which is arrived at by taking the annual net income from the property and dividing it by the cost or market value of the property.

4. Trademarks

Capital One Trademark Usage: Guidance and Examples

General Guidance

This section provides best practices guidelines for the use of Capital One trademarks. Using a trademark inconsistently, using it as a noun, and otherwise treating it as if it was just another word in English can cause a trademark over time to become generic and can endanger our trademark rights. These best practices are designed to preserve Capital One’s trademark rights and should be strictly followed unless you have been given an exception by the trademark team (Trademarks@capitalone.com).

Examples

Always use trademarks consistently, as registered:

 CAPITAL ONE ALL-AMERICAN MASCOT TEAM[®]

 ALL AMERICAN MASCOT TEAM

 CAPITAL ONE MASCOT TEAM

If we don't have a registration for the trademark yet, use the SM symbol, not the[®] symbol

 CAPITAL ONE NEW PRODUCT[®]

 CAPITAL ONE NEW PRODUCTSM

- *CHECK THE TRADEMARK TRACKER TO SEE WHICH TRADEMARKS WE HAVE REGISTRATIONS ON (USE SM ON ALL OTHER TRADEMARKS)*

Always label your WORD trademark with the appropriate symbol in the first prominent use in all marketing materials

First use: VENTURE[®] credit card

Subsequent use: VENTURE

- *REMEMBER THAT ALL LOGOs MUST BE LABELED WITH THE APPROPRIATE TM SYMBOL, EVERY TIME (NOT JUST THE FIRST USE)*

Always use trademarks as an adjective modifying a noun:

 We're proud to introduce the VENTURE[®] credit card.

 We're proud to introduce VENTURE[®].

 Venture[®] out with Capital One.

 Go on an adVENTURE with Capital One. (NEVER change/confuse a trademark with another term.)

Never use the possessive tense with trademarks:

 SPARK benefits include cash back.


 SPARK's benefits include cash back.

Never pluralize:

 CAPITAL ONE DEALER CIRCLE®


 CAPITAL ONE DEALER CIRCLES®

Always clearly distinguish trademarks from other text:

 Another great benefit is double miles you can actually use® (no delineation made – it's hard to tell where this trademark begins)

 Another great benefit is Double Miles You Can Actually Use® (trademark delineated by caps)

 Another great benefit is double miles you can actually use® (trademark delineated by color)



 Another great benefit is DOUBLE MILES YOU CAN ACTUALLY USE® (trademark in all caps)


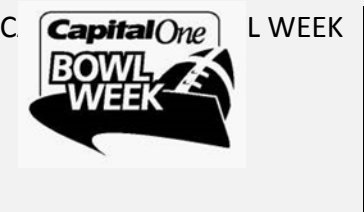

[Please note that these examples are only to demonstrate how to make a trademark stand out; as indicated earlier, we should always use our trademarks as adjectives modifying a noun, which none of these examples do correctly.]




U.S. Trademark Registrations	
Trademark	Services
A NAME YOU KNOW. NOW IN A CONVENIENT BRANCH SIZE.	Banking services and financial services, namely checking and savings, debit cards, home equity loans and lines of credit



ADVANTAGE 60	Insurance, financial affairs, monetary affairs, real estate affairs; Financial services, namely credit card services
ADVANTAGE PLUS	Promoting the sale of mortgage services through the administration of incentive awards program for mortgage brokers
BACK TO BUSINESS PAYROLL	Payroll services, namely, payroll processing, accounting and financial records management; Financial services, namely, payroll services, namely, payroll tax debiting services. Electronic funds transfer, namely direct deposit services.
BANK ON SUPERIOR SAVINGS	Banking services
BLANK CHECK	Loan financing
BUSINESS ADVANTAGE PLUS	Banking
BUSINESS CONCIERGE	Banking services
CAPITAL ONE	Insurance administration and insurance agency in the fields of automobile, life, accident, credit, disability, and property and casualty insurance
CAPITAL ONE	Financial services, namely consumer and commercial banking; processing, funding, underwriting and administering annuities; financial card, debit card and credit card services, namely processing, underwriting, issuing, servicing and administering credit cards, chip cards, debit cards, corporate cards, and secured cards; electronic funds transfer provided through automated teller machines; investment consultation, namely financial and investment planning and consulting; consumer and commercial leasing financing; real estate financing, namely mortgage lending, home equity loans, and commercial equity financing

CAPITAL ONE	Financial services, namely commercial banking; processing, funding, underwriting and administering annuities; financial card and debit card services, namely processing, underwriting, issuing, servicing and administering chip cards, debit cards, corporate card; electronic funds transfer provided through automated teller machines; investment consultation, namely financial and investment planning and consulting; consumer and commercial leasing financing; real estate financing, namely commercial equity financing
CAPITAL ONE	Credit card services, namely processing, underwriting, issuing, servicing and administering credit cards and secured cards
CAPITAL ONE	Financial services, namely consumer banking, namely secured and unsecured consumer installment lending; real estate financing, namely mortgage lending; and home equity loans
CAPITAL ONE	Banking and financial services, namely, credit card services; mortgage lending and home equity loans; farm equipment, automobiles and recreational vehicle financing; secured and unsecured installment loans; certificate of deposits, individual retirement accounts, money market, and checking accounts; investment brokerage including stocks, bonds and mutual funds; retirement planning; trust services; and management of mutual funds; Insurance services, namely, brokerage and administration of insurance in the field of life, health, disability, dental, vision, property, and casualty
	Promoting sports competitions and/or events of others; Financial services, namely credit card services, financial sponsorship of a contest between college football mascots

<p>CAPITAL ONE ALL-AMERICAN MASCOT TEAM</p>	
<p>CAPITAL ONE ALL-AMERICAN MASCOT TEAM</p> 	<p>Promoting sports competitions and/or events of others; Financial services, namely commercial banking; financial card and debit card services, namely processing, underwriting, issuing, servicing, and administering chip cards, debit cards, credit cards, corporate cards; financial sponsorship of a competition between college mascots; Arranging and conducting athletic competitions between college mascots</p>
<p>CAPITAL ONE AUTO FINANCE</p>	<p>Motor vehicle financing services</p>
	<p>Financial services, namely motor vehicle financing services</p>
<p>CAPITAL ONE BANK</p>	<p>Banking and financial services, namely, credit card services; mortgage lending and home equity loans; farm equipment, automobiles and recreational vehicle financing; secured and unsecured installment loans; certificate of deposits, individual retirement accounts, money market, and checking accounts; investment brokerage including stocks, bonds and mutual funds; retirement planning; trust services; and management of mutual funds; Insurance services, namely, brokerage and administration of insurance in the field of life, health, disability, dental, vision, property, and casualty</p>



<p>CAPITAL ONE BANK AT WORK</p>	<p>financial services, namely banking, checking account services, savings account services, debit card services and lines of credit</p>
<p>CAPITAL ONE BOWL</p>	<p>Financial services, namely financial sponsorship of college football championship game; Arranging and conducting athletic competitions, namely a college bowl championship</p>
	<p>Promoting sports competitions and/or events of others; Financial services, namely credit card services, financial sponsorship of college football games</p>
<p>CAPITAL ONE BOWL WEEK</p>	<p>Financial services, namely financial sponsorship of a college football championship game; Arranging and conducting athletic competitions, namely a college bowl championship</p>
	<p>Financial services, namely financial sponsorship of a college football championship game; Arranging and conducting athletic competitions, namely a college bowl championship</p>
<p>CAPITAL ONE DEALER CIRCLE</p>	<p>Marketing services, namely providing an online website community for dealers participating in marketing studies in relation to auto finance products and services designed to increase company's knowledge of dealer's customers and business; Financial services, namely providing an online website community for auto finance product research.</p>
	<p>Banking and financial services, namely automobiles and recreational vehicle financing; secured and</p>


<p>CAPITAL ONE HIBERNIA PROGRAM</p>	<p>unsecured installment loans</p>
<p>CAPITAL ONE MORTGAGE</p> 	<p>Financial Services, namely mortgage banking and lending; home equity loans</p>
<p>CAPITAL ONE MORTGAGE AND HOME EQUITY</p>	<p>Financial Services, namely mortgage banking and lending; home equity loans</p>
<p>CAPITAL ONE NATIONAL MASCOT OF THE YEAR</p>	<p>Financial services, namely commercial banking; processing, funding, underwriting and administering annuities; financial card and debit card services, namely processing, underwriting, issuing, servicing and administering chip cards, debit cards, credit cards, corporate cards; financial sponsorship of a competition between college mascots; Arranging and conducting athletic competitions between college mascots</p>
<p>CAPITAL ONE PRIMELOCK</p> 	<p>Financial services, namely credit card services; secured and unsecured personal loans</p>
<p>CAPITAL ONE SAVINGS</p> 	<p>Financial services, namely savings and loan services</p>

<p>CAPITAL ONE SLAM DUNK SWEEPSTAKES</p>	<p>Financial services, namely credit card services; financial sponsorship of a college basketball championship game; financial sponsorship of a college basketball sweepstakes</p>
<p>CAPITAL PAY</p>	<p>Financial services, namely, commercial banking; financial card, debit card and credit card services, namely, processing, underwriting, issuing, servicing and administering credit cards, debit cards, corporate cards, and secured cards</p>
<p>CAPITALONE.COM</p>	<p>Providing financial information by means of a global communication network</p>
<p>CLARITY</p>	<p>Financial services, namely credit card services</p>
 <p>The logo for CLEAR Advantage, featuring the word "CLEAR" in a sans-serif font above the word "Advantage" in a script font, all enclosed in a rectangular border.</p>	<p>Promoting the sale of credit card accounts through the administration of incentive award programs whereby customers receive discounts and rebates based on purchases; promotion of credit card services through discount and rebate program based on purchases; Providing rebates at participating establishments of others through use of a credit card</p>
 <p>The Capital One logo, which is a stylized five-pointed star with radiating lines extending from its points.</p>	<p>Full line of commercial, personal and municipal banking services; commercial, personal and municipal savings and checking account services; automated teller machine services; direct deposit services; electronic funds transfer services; telephone banking services featuring funds transfer services, checking account stop-payment services, touch-tone balance report services, providing interest rate, tax, IRA, account balance, transaction history, and other banking and financial information, and other related banking services; online banking services featuring bill payment services, funds transfer services, online banking and loan application documents, customer</p>


NORTHFORK COMPASS
ROSE

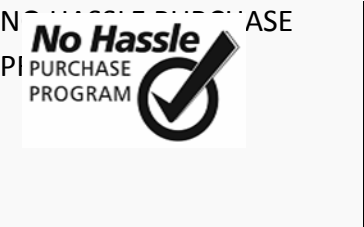
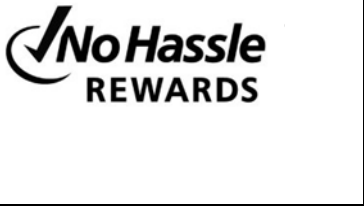
account balances and transaction information, and other banking and financial information, and other related banking services; student checking accounts, savings and loan financing services; commercial, consumer, personal, overdraft checking protection services, and automobile lending services; mortgage banking, brokerage and lending services; home equity loan services; residential and commercial land and construction loan financing; small business loan financing services; business and personal installment loans; letter of credit services; cash management services; financial clearing house services; wire and internal electronic funds transfer services; lock box collection and deposit services; account and deposit reconciliation services; maintaining real estate escrow and tenant security account services; credit card and debit card services; credit card transaction processing services; telephone calling card services; insurance brokerage services in the fields of annuities, life and term insurance and long-term care insurance; financial, investment, retirement and brokerage services, namely, certificates of deposit, individual retirement accounts known as IRAs, Roth and education IRAs, employee pension plans, retirement plans, profit-sharing and money purchase plans, pension trust services, 401K plans, distribution of retirement funds, beneficiary distribution services, funds investment and consultation, portfolio management, stock brokerage, mutual funds, bonds, money market accounts, trust and estate planning, and executor, trustee and custodial services; funeral trust management services; providing links to the Web sites of third parties featuring financial, banking, real estate, investment and insurance news and information and to financial and banking document retailers; and providing information and consultation related to all of the above

	<p>Monitoring consumer credit reports and providing an alert as to any changes therein; Financial Services, namely credit inquiry and consultation services; Alternative dispute resolution services in the field of consumer credit</p>
	<p>Financial services, namely, credit card services</p>
<p>CYBERIZE</p>	<p>Electronic commerce services via a global computer network in the nature of storing and processing purchasing information, product and merchant preferences, and computer service information; On-line financial services via a global computer network in the nature of facilitating and processing financial and purchasing transactions and securing customer financial information; credit card services</p>
<p>DEBITPERKS</p>	<p>Financial reward and incentive program for institutional customers, where customers would earn points for transactions and purchases and redeem points for products and services, namely merchandise, gift cards, bank products and travel; General banking services; and debit card services namely electronic transaction processing, deposit access and automated teller machine (ATM) services</p>
<p>FINE LINES</p>	<p>Printed materials, namely a newsletter regarding topics of interest to cosmetic surgeons</p>
<p>GIVEHOPE</p>	<p>Promoting the sale of debit cards, savings account services, and money market accounts through the administration of incentive award programs;</p>

	Financial services, namely banking services and debit card services, savings account services, and money market accounts
GREENPOINT	banking services, mortgage lending services, mortgage brokerage services, life and mortgage life insurance brokerage service, and annuity underwriting services
HIBERNIA MONEY MARKET	Banking Services; Financial Services, namely money market accounts
ID ALERT	Financial Services, namely counseling consumers on credit management, preparing and providing credit histories and profiles, monitoring credit reports, advising consumers of changes to credit reports, and credit dispute resolution services
	Financial Services, namely counseling consumers on credit management, preparing and providing credit histories and profiles, monitoring credit reports, advising consumers of changes to credit reports and credit dispute resolution services
LIFT (Long Island Funeral Trust)	Commercial and personal banking services; funeral trust management services
LONG ISLAND FUNERAL TRUST	Commercial and personal banking services; funeral trust management services
MAKE IT YOURS	financial services, namely credit card services
MAX ONE MONEY MARKET	financial services, namely money market account services
NFB	full line of commercial, personal and municipal banking services; commercial, personal and municipal savings and checking account services; automated teller

machine services; direct deposit services; electronic funds transfer services; telephone banking services featuring funds transfer services, checking account stop-payment services, touch-tone balance report services, providing interest rate, tax, IRA, account balance, transaction history, and other banking and financial information, and other related banking services; online banking services featuring bill payment services, funds transfer services, online banking and loan application documents, customer account balances and transaction information, and other banking and financial information, and other related banking services; student checking, savings and loan financing services; commercial, consumer, personal, overdraft checking, and automobile lending services; mortgage banking, brokerage and lending services; home equity loan services; residential and commercial land and construction loans; small business loan financing services; business and personal installment loans; letter of credit services; cash management services; clearing house services; wire and internal transfer services; lock box collection and deposit services; account and deposit reconciliation services; real estate escrow and tenant security account services; credit card and debit card services; credit card transaction processing services; telephone calling card services; insurance brokerage services in the fields of annuities, life and term insurance and long-term care insurance; financial, investment, retirement and brokerage services, namely, certificates of deposit, individual retirement accounts (IRAs), Roth and education IRAs, employee pension plans, retirement plans, profit-sharing and money purchase plans, pension trust services, 401K plans, distribution of retirement funds, beneficiary distribution services, funds investment and consultation, portfolio management, stock brokerage, mutual funds, bonds,

	<p>money market accounts, trust and estate planning, and executor, trustee and custodial services; funeral trust management services; providing links to the Web sites of third parties featuring financial, banking, real estate, investment and insurance news and information and to financial and banking document retailers; providing temporary use of online, non-downloadable software applications for financial, banking, mortgage, loan, and investment planning; and providing information and consultation related to all of the above</p>
	<p>Commercial and personal banking services; real estate services, namely, real estate escrow and tenant security account services; and cash management services</p>
NFB American Heroes Account	Banking services
NFB PLUS	Banking
NO HASSLE	<p>Financial and banking services, namely card, debit card and credit card services; processing, underwriting, issuing, servicing and administering credit cards, chip cards, debit cards, corporate cards, and secured cards; electronic funds transfer provided through automated teller machines; consumer banking, namely secured and unsecured consumer installment lending; real estate financing, namely mortgage lending, home equity loans, and commercial equity financing.</p>
NO HASSLE AUTO LOAN	Financial services, namely automotive financing
NO HASSLE BLANK CHECK	Financial services, namely auto loan financing.
NO HASSLE CARD	Financial services, namely credit card services

NO HASSLE CASH	Promoting the sale of credit card accounts through the administration of incentive award programs; Financial services, namely credit card services
NO HASSLE MILES	Promoting the sale of credit card accounts through the administration of incentive award programs; Financial services, namely credit card services
NO HASSLE PERSONAL LOAN	Financial and banking services, consumer banking, namely secured and unsecured consumer installment lending
NO HASSLE POINTS	Promoting the sale of credit card accounts through the administration of incentive award programs; Financial services, namely credit card services
NO HASSLE PRIVILEGES	Promoting the sale of credit card accounts through the administration of incentive award programs; Financial services, namely credit card services
NO HASSLE PURCHASE PROGRAM	Financial Services, namely credit card services
	Financial Services, namely credit card services.
	Promoting the sale of credit card accounts through the administration of incentive award programs; Financial services, namely credit card services.
NO HASSLE REWARDS	Promoting the sale of credit card accounts through the

	administration of incentive award programs; Financial services, namely credit card services
NO REGRETS CD	Financial services, namely certificates of deposit and savings products; Banking services
NORTH FORK	Full line of commercial, personal and municipal banking services; commercial, personal and municipal savings and checking account services; automated teller machine services; direct deposit services; electronic funds transfer services; telephone banking services featuring funds transfer services, checking account stop-payment services, touch-tone balance report services, providing interest rate, tax, IRA, account balance, transaction history, and other banking and financial information, and other related banking services; online banking services featuring bill payment services, funds transfer services, online banking and loan application documents, customer account balances and transaction information, and other banking and financial information, and other related banking services; student checking accounts, savings and loan financing services; commercial, consumer, personal, overdraft checking protection services, and automobile lending services; mortgage banking, brokerage and lending services; home equity loan services; residential and commercial land and construction loan financing; small business loan financing services; business and personal installment loans; letter of credit services; cash management services; financial clearing house services; wire and internal electronic funds transfer services; lock box collection and deposit services; account and deposit reconciliation services; maintaining real estate escrow and tenant security account services; credit card and debit card services; credit card transaction processing services; telephone calling card services; insurance


	<p>brokerage services in the fields of annuities, life and term insurance and long-term care insurance; financial, investment, retirement and brokerage services, namely, certificates of deposit, individual retirement accounts known as IRAs, Roth and education IRAs, employee pension plans, retirement plans, profit-sharing and money purchase plans, pension trust services, 401K plans, distribution of retirement funds, beneficiary distribution services, funds investment and consultation, portfolio management, stock brokerage, mutual funds, bonds, money market accounts, trust and estate planning, and executor, trustee and custodial services; funeral trust management services; providing links to the Web sites of third parties featuring financial, banking, real estate, investment and insurance news and information and to financial and banking document retailers; and providing information and consultation related to all of the above</p>
<p>NORTH FORK BANK</p>	<p>full line of commercial, personal and municipal banking services; commercial, personal and municipal savings and checking account services; automated teller machine services; direct deposit services; electronic funds transfer services; telephone banking services featuring funds transfer services, checking account stop-payment services, touch-tone balance report services, providing interest rate, tax, IRA, account balance, transaction history, and other banking and financial information, and other related banking services; online banking services featuring bill payment services, funds transfer services, online banking and loan application documents, customer account balances and transaction information, and other banking and financial information, and other related banking services; student checking, savings and loan financing services; commercial, consumer, personal,</p>


	<p>overdraft checking, and automobile lending services; mortgage banking, brokerage and lending services; home equity loan services; residential and commercial land and construction loans; small business loan financing services; business and personal installment loans; letter of credit services; cash management services; clearing house services; wire and internal transfer services; lock box collection and deposit services; account and deposit reconciliation services; real estate escrow and tenant security account services; credit card and debit card services; credit card transaction processing services; telephone calling card services; insurance brokerage services in the fields of annuities, life and term insurance and long-term care insurance; financial, investment, retirement and brokerage services, namely, certificates of deposit, individual retirement accounts (IRAs), Roth and education IRAs, employee pension plans, retirement plans, profit-sharing and money purchase plans, pension trust services, 401K plans, distribution of retirement funds, beneficiary distribution services, funds investment and consultation, portfolio management, stock brokerage, mutual funds, bonds, money market accounts, trust and estate planning, and executor, trustee and custodial services; funeral trust management services; providing links to the Web sites of third parties featuring financial, banking, real estate, investment and insurance news and information and to financial and banking document retailers; and providing information and consultation related to all of the above</p>
<p>NORTH FORK BUSINESS CAPITAL</p>	<p>Banking; Capital investment consultation; Commercial lending services; Financial analysis and consultation; Financing of industrial activities; Financing services; Loan financing; On-line banking services; Project financing</p>

NC



Full line of commercial, personal and municipal banking services; commercial, personal and municipal savings and checking account services; automated teller machine services; direct deposit services; electronic funds transfer services; telephone banking services featuring funds transfer services, checking account stop-payment services, touch-tone balance report services, providing interest rate, tax, IRA, account balance, transaction history, and other banking and financial information, and other related banking services; online banking services featuring bill payment services, funds transfer services, online banking and loan application documents, customer account balances and transaction information, and other banking and financial information, and other related banking services; student checking accounts, savings and loan financing services; commercial, consumer, personal, overdraft checking protection services, and automobile lending services; mortgage banking, brokerage and lending services; home equity loan services; residential and commercial land and construction loan financing; small business loan financing services; business and personal installment loans; letter of credit services; cash management services; financial clearing house services; wire and internal electronic funds transfer services; lock box collection and deposit services; account and deposit reconciliation services; maintaining real estate escrow and tenant security account services; credit card and debit card services; credit card transaction processing services; telephone calling card services; insurance brokerage services in the fields of annuities, life and term insurance and long-term care insurance; financial, investment, retirement and brokerage services, namely, certificates of deposit, individual retirement accounts known as IRAs, Roth and education IRAs, employee pension plans, retirement plans, profit-

	<p>sharing and money purchase plans, pension trust services, 401K plans, distribution of retirement funds, beneficiary distribution services, funds investment and consultation, portfolio management, stock brokerage, mutual funds, bonds, money market accounts, trust and estate planning, and executor, trustee and custodial services; funeral trust management services; providing links to the Web sites of third parties featuring financial, banking, real estate, investment and insurance news and information and to financial and banking document retailers; and providing information and consultation related to all of the above</p>
	<p>Full line of commercial, personal and municipal banking services; commercial, personal and municipal savings and checking account services; automated teller machine services; direct deposit services; electronic funds transfer services; telephone banking services featuring funds transfer services, checking account stop-payment services, touch-tone balance report services, providing interest rate, tax, IRA, account balance, transaction history, and other banking and financial information, and other related banking services; online banking services featuring bill payment services, funds transfer services, online banking and loan application documents, customer account balances and transaction information, and other banking and financial information, and other related banking services; student checking accounts, savings and loan financing services; commercial, consumer, personal, overdraft checking protection services, and automobile lending services; mortgage banking, brokerage and lending services; home equity loan services; residential and commercial land and construction loan financing; small business loan financing services; business and personal installment</p>

	<p>loans; letter of credit services; cash management services; financial clearing house services; wire and internal electronic funds transfer services; lock box collection and deposit services; account and deposit reconciliation services; maintaining real estate escrow and tenant security account services; credit card and debit card services; credit card transaction processing services; telephone calling card services; insurance brokerage services in the fields of annuities, life and term insurance and long-term care insurance; financial, investment, retirement and brokerage services, namely, certificates of deposit, individual retirement accounts known as IRAs, Roth and education IRAs, employee pension plans, retirement plans, profit-sharing and money purchase plans, pension trust services, 401K plans, distribution of retirement funds, beneficiary distribution services, funds investment and consultation, portfolio management, stock brokerage, mutual funds, bonds, money market accounts, trust and estate planning, and executor, trustee and custodial services; funeral trust management services; providing links to the Web sites of third parties featuring financial, banking, real estate, investment and insurance news and information and to financial and banking document retailers; and providing information and consultation related to all of the above</p>
	<p>Commercial and personal banking services; real estate services, namely, real estate escrow and tenant security account services; and cash management services</p>
<p>OFP</p>	<p>loan financing for orthodontic patient care</p>

ONEALERT	<p>Monitoring consumer credit reports and providing an alert as to any changes therein; credit card registration services; Credit reporting services;</p> <p>Financial identity monitoring service, namely, monitoring the financial records of others for identity theft protection purposes.</p>
----------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------