



YOUR MONTHLY AUTO STATEMENT

Statement Date: 10/05/2022

MAKE A PAYMENT OR TO VIEW
SCHEDULED PAYMENTS VISIT
www.capitalone.com



Please detach and return the portion below with your payment.

PAYMENT OPTIONS

Pay or manage your account using our mobile app or online at www.capitalone.com

Pay by phone 1-800-946-0332



- Make checks payable to Capital One Auto Finance. Include your account number on check. **Don't send cash.**
- Send your check with payment coupon in envelope provided.
- Don't staple or paper clip your check to payment coupon.

DREW H SHEFFIELD
42 WINDCHIME
IRVINE, CA 92603-0635

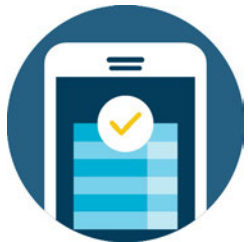
Account

Amount

PAY ON THE GO.

Pay your bill securely and review transactions online or with the Capital One® mobile app.

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



Capital One Auto Finance
PO Box 60511
City of Industry, CA 91716-0511

IMPORTANT DISCLOSURES AND INSTRUCTIONS

To the extent that you have filed for protection under federal bankruptcy law, you may not be personally liable for the unpaid balance of this loan. This statement is not an attempt to collect a debt and is being provided for informational purposes ONLY.

1. Payment Options:

- **Pay Online:** Enroll or sign into your account at www.capitalone.com to make a payment or setup a recurring payment plan.
- **Pay by Phone:** Call 1-800-946-0332 to make a one-time payment or set up a recurring payment plan using our automated phone service 24/7, or through an agent Monday - Friday 8:00 a.m. to 9:00 p.m. ET and Saturday 8:00 a.m. to 6:00 p.m. ET.
- **Pay by Mail:** Follow the mailing instructions on the payment coupon on the front of this statement. Please allow at least 5 business days (Monday - Saturday, except holidays) for postal delivery. Payments will be credited to your account effective the day your payment was received at our payment processing center.

2. **Electronic Authorization:** Each time you send us a check, you authorize us to use information from your check to make a one-time electronic debit from your bank account for the amount of the check. This authorization applies to all checks received. If we cannot process the one-time electronic debit, you authorize us to debit your bank account using the original check, a paper draft, or other item. When we use information from your check to make a one-time electronic debit from your checking account, funds may be withdrawn from your bank account as soon as the same day you make, or we receive your payment. You will not receive your check back from your financial institution.

3. **Late Fees:** Please remember, making your monthly payments in full and on time is important to avoid delinquency. If you are past due on your account you may be assessed late fees in accordance with your contract.

4. **Paying Your Account Ahead:** Your account can be paid ahead up to 3 months. Please note that interest continues to accrue daily during this time.

5. **Payoff Amount:** Your payoff amount may change if any transactions are posted to your account before the good-through date. If you pay the Payoff Amount before your good-through date, your account may be overpaid. The credit balance will be refunded back to you. If you pay the Payoff Amount shown after your good-through date, your account may not be paid off as you may have incurred additional interest and/or fees. You will receive a statement for the remaining balance prior to your next due date.

6. **Payoff Instructions:** Submit your payoff amount via any of our normal payment options, see below for how this will impact when Capital One will begin processing your release in accordance with state required timelines.

- **Certified Funds Payoff:** If you pay by dealer or cashier's check, Money Gram, Western Union, or cash at a Capital One Bank; Capital One will begin the lien release process the next business day after receipt of the certified funds.
- **Non-Certified Funds Payoff:** If you pay by personal or business check, online, phone, or check paid at a Capital One Bank; to ensure the funds clear, it may take up to five business days after the receipt of the uncertified funds before Capital One begins the lien release process.

7. **Credit Bureau Reporting:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. All disputes must be sent in writing to the following address: ATTN: COAF Credit Bureau Dispute. Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407.

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

Please detach and return the portion below with your payment.

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New Address

City State Zip

Home Phone Alternate Phone