



Mail Challenge

Answer the following questions using the mailings to help you. Use a pen and highlighter to help you.

Capital One Credit Card Statement:

1. Highlight the phone number to call a representative? Write the number?

2. If you live in Nevada, how can you be placed on the Do Not Call List?

The Toll Roads Statement:

1. What is the amount of this bill? _____

2. What are the pay options? _____

3. What happens if you do not pay? _____

Water Bill Utility Statement:

1. What is the amount due on this bill? _____

2. When is it due? _____

3. What are the sewer fees? _____

4. How many days of water service does it cover? _____

5. What is PRV? _____



FACTS **WHAT DOES CAPITAL ONE® DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Account transactions and credit card or other debt

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Capital One chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital One share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing Call us toll free at 1-888-817-2970 and one of our representatives will update your privacy choices.

Please note:
 If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. If you're an *existing* customer and have opted out previously, you don't need to update your privacy choices again. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Go to capitalone.com/privacy or capitalone.com/contactus.



Who we are**Who is providing this notice?**

Our affiliates include financial companies with the Capital One, Chevy Chase, Onyx, Paribus, and Greenpoint names, such as Capital One Bank (USA), National Association; and Capital One, National Association.

What we do**How does Capital One protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Capital One collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies with the Capital One, Chevy Chase, Onyx, Paribus, and Greenpoint names, such as Capital One Bank (USA), National Association; and Capital One, National Association.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance companies, service providers, co-branded partners, retailers, data processors, and advertisers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies such as other banks and insurance companies.*

Other important information

CA and VT Residents: We will not share your information with companies outside of Capital One, except for our everyday business purposes, for marketing our products and services to you, or with your consent.

VT Residents only: We will not disclose credit information about you within or outside the Capital One family of companies except as required or permitted by law.

NV Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call 1-888-817-2970. If you would like more information about telemarketing practices, you may contact us at Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 or webinfo@capitalone.com. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: BCPINFORM@ag.state.nv.us.

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.





Our records show that at the date(s) and time(s) listed below, the vehicle with the identified license plate number drove on The Toll Roads without paying toll(s). All tolls on The Toll Roads are collected electronically from a pre-established **FasTrak®** or **ExpressAccount®** or online via our **One-Time-Toll®** payment option. Failure to make toll payment results in the issuance of this notice to collect tolls and fees. You can pay the amount due online or by mail using the payment stub included in this mailing.

Date and Time	License Plate	Location	Amount of Toll Due	Amount of Penalty Waived*	Total Amount Due By 07/24/19	Total Amount Due After 07/24/19	Date Subject to Vehicle Registration Lien	Violation Number
06/13/19 03:16 PM	BS00000	SR261 Irvine Ranch N Lane 12	2.54	57.50	2.54	102.54	08/23/19	509834660
06/13/19 03:23 PM	BS00000	SR241 Windy Ridge N Lane 13	3.67	57.50	3.67	103.67	08/23/19	509836152
TOTALS:						\$6.21	\$206.21	

*Our records show that this is the first time you drove on The Toll Roads without paying. If you pay the toll(s) listed above at thetollroads.com within 30 days of notice's issue date all penalties will be waived. If you fail to pay within 30 days, penalties of \$100 plus the toll will be due.

Be ready for your next trip on The Toll Roads

Sign up for a **FasTrak** or **ExpressAccount** at thetollroads.com. It's a quick and easy process.

Tolls can be prepaid, charged to your credit card or accumulated on an invoice that is sent to you at the end of the month. There's a custom payment method that will work for every driver – regardless of their method of payment, when they want to pay their tolls and how much of California they intend to explore.

Don't want an account? The **One-Time-Toll** option allows you to pay online or with our free mobile app within five days after driving the roads and can be used as often as you want.

We hope to see you again soon on The Toll Roads. Our scenic 51-mile toll road network is the perfect way to avoid congestion and get to destinations quicker. To learn more go to thetollroads.com.

The Toll Roads are public roads owned by the State of California and are operated by the Transportation Corridor Agencies, a state agency. Driving The Toll Roads without making the proper toll payment violates California Vehicle Codes (CVC) 23302 and 23302.5. Such violations are subject to a civil penalty under CVC 40250. Failure to pay the amount due may result in additional penalties -- including attachment of the violation amounts to the registration of the vehicle listed (DMV registration lien); a civil judgment for the violation amounts and associated costs; and other collection procedures as set forth in CVC 40267 and as allowed by law.

CITY OF SCOTTSDALE 7447 E. INDIAN SCHOOL RD, STE 110

ACCOUNT NO: 2000318002 **SERVICE ADDRESS:** 24724 N 119TH PL **DUE DATE:** 01/03/2011

PERIOD COVERED: 11/17/2010 — 12/10/2010 **BILLING DAYS:** 23 **BILL DATE:** 12/14/2010

CURRENT READ	PREVIOUS READ	USAGE	MTR SIZE
4262000	4248740	13260	1"

CONTAINERS
1

BILLING SUMMARY

BALANCE FROM LAST BILL 147.72
PAYMENT - ELECTRONIC PYMT (11/29/2010) -147.72

It is your responsibility to ensure that your property is secure before service is connected or restored. Please make sure faucets, drip systems, irrigation, hoses, pool fillers, swamp/evaporative coolers, etc., are completely turned off prior to your water service being turned on. The City is not responsible for water damage if the property is not secured.

BALANCE FORWARD 0.00

CURRENT CHARGES

WATER

BASE FEE 18.72
USAGE 30.53

SEWER

SEWER FEES 35.43

SOLID WASTE

SOLID WASTE FEES 12.24

TAXES AND FEES

CITY TAX 1.39
STATE TAX & FEES 3.71

TOTAL CURRENT CHARGES 102.02

This is your final bill for the above account. Thank you for the opportunity to provide you with City of Scottsdale utility services.

Don't forget, Scottsdale's Solid Waste Division will be conducting its annual Holiday Tree Roundup after the holiday. Please visit: www.ScottsdaleAZ.gov/recycle or call 480-312-5600 for more information.

CONTACT INFORMATION

General Billing Information	480-312-2461
Delinquent Utility Accounts	480-312-2705
Solid Waste Collection	480-312-5600
Meter Leaks	480-312-5650
Scottsdale Homepage: www.ScottsdaleAZ.gov	

UTILITY AMOUNT DUE 102.02

VOLUNTARY DONATION 1.00

GRAND TOTAL WITH VOLUNTARY DONATION 103.02

Donate each and every month to Scottsdale Cares. A dollar goes a long way to help neighbors in need. Your tax-deductible donation funds 19 social service programs such as home-delivered meals for frail elderly, job services for severely disabled adults, a hotline for youth in crisis, and outreach services for the deaf. For more information visit <http://www.scottsdaleaz.gov/assistance/scotcares.asp>

PAY YOUR BILL ON-LINE AT - <http://www.scottsdaleaz.gov/utilities/utilityonline.asp>

PLEASE DO NOT STAPLE CHECKS TO THE PAYMENT STUB

UTILITY STATEMENT

01/03/2011	0.00	102.02	102.02	103.02
DUE DATE	BALANCE FORWARD	CURRENT CHARGES	UTILITY AMOUNT DUE	GRAND TOTAL INCLUDING VOLUNTARY DONATION

RETURN THIS PORTION WITH YOUR PAYMENT MADE PAYABLE TO: CITY OF SCOTTSDALE



Mail Payment To:
P.O. BOX 1300
SCOTTSDALE AZ
85252-1300

LONG DENNIS
 E SUTTON DR
SCOTTSDALE AZ 85260

ACCOUNT NUMBER

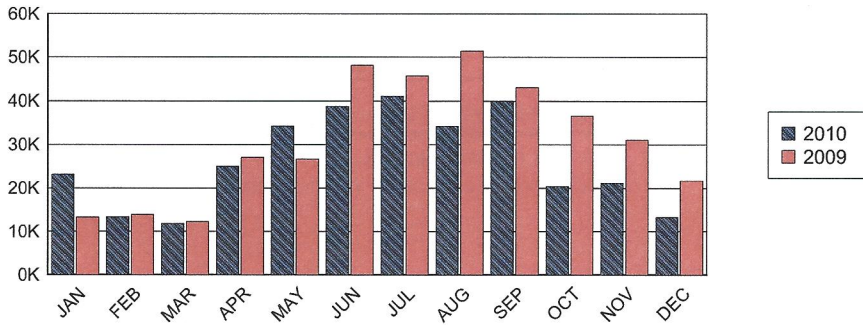
2000318002



132213000002008318902300000000000103020001020203

WATER USAGE COMPARISON (Gallons)

This information is presented for conservation purposes only; please see the opposite side for specific billing, usage and payment information



MONTH	YEAR	
	2009	2010
JANUARY	13,240	23,230
FEBRUARY	13,820	13,330
MARCH	12,270	11,760
APRIL	27,100	25,050
MAY	26,740	34,300
JUNE	48,140	38,750
JULY	45,690	41,130
AUGUST	51,380	34,280
SEPTEMBER	43,080	40,020
OCTOBER	36,620	20,400
NOVEMBER	31,110	21,160
DECEMBER	21,750	13,260

HIGH WATER PRESSURE TIP: As the water pressure to your home or business may fluctuate throughout the day, it is recommended that you have a pressure-reducing valve (PRV) installed on your plumbing near the water meter. This will help protect the plumbing in your building from failing when the pressure gets high.

Water Conservation Tips December



- Now is a great time to implement rainwater harvesting techniques to capture the gentle winter rains.
- Contact the Water Conservation Office for a free copy of *Harvesting Rainwater for Landscape Use*.
- Adjust landscape watering to the winter schedule. This is an opportunity to save on your water bill. Plants that are dormant need very little water. Watch the weather -- if winter rains are sufficient, supplemental watering may not be necessary.
- Pine needles from the Christmas tree can be added to the compost pile or bagged and used for mulch around plants.

Visit www.ScottsdaleAZ.gov/water for more information or call Water Conservation at 480-312-5650.

BILLING INFORMATION

ACCOUNT ESTABLISHMENT FEE: These fees are charged to all customers who establish any City-Provided Utility Service. The amount of the fee charged is based on the type of Services being provided; Water Service -\$15, Sewer Service -\$7, and Solid Waste Collection Service -\$7.

BANK RETURN CHECK: A \$25 fee will be added for all checks returned unpaid by the bank. To satisfy the debt, payment must be made in cash or by certified check and must include the \$25 returned check fee.

TURN OFF FEE: When the City turns off or attempts to turn off water service due to non-payment of a past due amount, the user is assessed a \$55 penalty fee whether or not the City is physically able to turn off the service.

LATE CHARGES: A late charge of 1.5% of the past due balance or \$5, whichever is greater, will be assessed to all utility accounts with a past due balance greater than \$5 at the time of regular billing.

SUSPENSION OF SERVICE: Not using water for six months? Visit <http://www.scottsdaleaz.gov/utilities/suspension.asp> or contact Utility Billing at 480-312-2461 for more information on how to stop billing.

TO DISPUTE any charges on this statement, a written request must be received no later than 45 days after the due date on this statement. Once the dispute has been received, payment of the disputed charge is not required until a determination is made.

PAYMENTS: Your payment MUST be received in our office BEFORE the due date. Allow at least FIVE days for processing if mailing your payment or using the Drop Boxes. Failure to make payments prior to the due date may result in service disconnection and/or the possible filing of a lien against the property.

TRANSFERS: Any prior balance on a finalized account still outstanding 20 days past the due date may be transferred to the new account if not paid in full. This transferred amount can be used as justification for disconnection for non-pay on the new account. If the delinquent amount has not been transferred and remains unpaid, service can be denied to any City of Scottsdale account.

TAMPERING CHARGE: A fee of \$100 per occurrence will be assessed to any person who willfully breaks, destroys, or tampers with a water meter to establish new water service or to reinstate water service after disconnection by the City.

PERMITS REQUIRED FOR BURGLAR ALARMS

If you have an alarm, you must have an alarm permit. The City adopted an alarm ordinance in 1994 requiring all alarm users to obtain a yearly alarm permit. To obtain an alarm permit application call (480) 312-2400 or visit www.ScottsdaleAZ.gov/assets/documents/licensing/FS01245.pdf.