

HOLD THE LATTE AND BAG THE LUNCH! FINANCES ON THE MINDS OF CANADIANS FOR 2007

Capital One survey finds money management strategies include fewer frills but lack big picture credit wisdom.

Toronto, ON (January 24, 2007) – A new survey by Capital One Canada shows that Canadians will sacrifice some creature comforts in order to improve their financial situation in 2007. The results show that Canadians are willing to exercise frugality in the following key areas:

The majority (65 percent) of Canadians say they will brown bag rather than buy lunch.

Four in ten (44 percent) Canadians say they will cut back on their lattes.

Twenty percent of Canadians say they will use public transportation rather than drive to work to save money on gas.

While it is clear that Canadians are interested in managing their money better in 2007 – an overwhelming majority (82 percent) say they plan to create and use a budget this year – the results also reveal inconsistencies in approach to financial fitness which could translate into more savings. Nearly half of Canadians (46 percent) said they did not stay within their planned budgets over the holidays, leaving room for improvement in the new year. Despite the fact that 63 percent say interest rates are the most important factor when choosing a credit card, only 11 percent plan on shopping around for lower rate credit cards and transferring balances.

"It is important for Canadians to be informed about their financial choices and understand how the decisions they make affect their overall financial health," says Pam Girardo of Capital One. "The results of this survey show that while Canadians are willing to take positive steps to improve their personal finances they are overlooking the value that competitive credit options play in advancing their goals and meeting their financial needs."

As the year gears up and resolve runs high, Capital One offers tips to help build credit awareness:

Review your credit report at least once a year and know your credit score – Credit reports are used by lenders and others such as employers and landlords to assess risk. A low credit score could affect your financial options since it depicts your financial picture. Shop around for credit – Experts agree that comparison shopping for credit cards will allow you to find the best offer that meets your needs and fit your financial lifestyle. Shopping around for credit is a critical money management tool that can translate into substantial savings. The Financial Consumer Agency of Canada (FCAC) offers a useful credit card comparison table within the 'Credit Cards and You' section of their website as a resource for consumers:

<http://www.fcac-acfc.gc.ca/eng/consumers/ITools/CreditCards>

Develop a budget and stick to it – Budgets help organize your finances and set parameters on spending. Developing – and sticking to – a budget is an important first step consumers can take to better their financial health.

What will Canadians miss most from 2006?

On the lighter side, the Capital One survey also found that some things from 2006 will – and won't – be missed. Political showdowns are a favourite with Canadians as one-third (34 percent) lamented the end of the Liberal leadership race. However, former celebrity couple Britney Spears and Kevin Federline did not fare so well with Canadians; only 16 percent say they would miss the duo.

Other key survey findings by region

Quebecers (31 percent) are less likely to cut back on their lattes than residents from any other province

British Columbians (15 percent) are less likely to use public transportation to capture savings on gas than Quebecers (23 percent)

Atlantic Canadians (16 percent) are the most willing to shop around for the best credit card rate while a massive 82 percent say the interest rate is their number one concern in selecting a credit card

The majority of Albertans (72 percent) will brown bag rather than buy their lunch

These are the findings of an Ipsos Reid poll conducted for Capital One with Ipsos-Reid's online panel from January 3 to 5, 2007. For the survey, a representative randomly selected sample of 1,336 adult Canadians was interviewed online. Margin of error is ± 2.68 percent.

The sample used in this study has been weighted according to Census data to accurately reflect the population of Canadians. With a sample of this size, the aggregate results are considered accurate to within ± 2.68 percentage points, 19 times out of 20, of what they would have been had this entire population been polled. The margin of error will be larger within each sub-grouping of the survey population.

About Capital One

Located in Toronto, Ontario, Capital One has offered Canadian consumers a range of competitive MasterCard[®] credit cards since 1996, when the company first introduced the Platinum MasterCard[®] in Canada. Capital One Canada is a division of Capital One Bank, a subsidiary of Capital One, N.A. of McLean, Virginia (NYSE: COF).



CANADIANS SHRED TOGETHER TO FIGHT IDENTITY THEFT AND FRAUD

Capital One and Shred-it team up for second annual National Canadian Community Shred® event to encourage action and awareness on a growing threat.

Toronto, ON (March 29, 2007) – Capital One and Shred-it are marking the end of Fraud Prevention Month by holding the second annual National Canadian Community Shred® on Saturday, March 31 from 10:00AM to 2:00PM (local time) throughout the country. Securely shredding personal information is a key step individuals can take to prevent becoming victims of identity theft. With nearly 30 local shred events in more than 20 cities, Capital One and Shred-it are committed to educating Canadians about fraud and identity theft and hope to empower them through awareness. Consumers are encouraged to bring all the unwanted personal documents they can carry for free shredding by Shred-it and get tips and resources on how to guard against these crimes. Consumer participation in the Community Shred® event will also benefit SeniorBusters – an organization that offers support to older Canadians about fraud and identity theft – through a donation from Capital One based on the total amount of documents shredded at events nationwide.

"Shred-it, a Securit company, is in the business of information security. Today more than ever, companies and individuals have to make sure their vital information is protected," says Greg Brophy, CEO and President of Securit. "We are pleased to send our shredding trucks into the community to provide Canadians with free access to the best in secure document destruction."

"The best way to fight fraud is to mobilize and educate the entire community so that criminals know they are not welcome," says Bill Cilluffo, President of Capital One Canada. "Capital One is committed to educating the public on the safe and responsible use of credit, and we are proud to be part of this community event."

Identity theft is the fastest growing form of consumer fraud in North America. From 2002-2006 there were 54,920 identity theft victims reported to PhoneBusters – the Canadian Anti-Fraud Call Centre – totalling \$77.4 million in losses. These figures represent an average of 10,984 victims per year.

The 2006 Community Shred® event attracted thousands of Canadians who brought more than 75,000 kilograms (166,022 lbs) of documents to be securely shredded and recycled by Shred-it. This year's event is projected to be even bigger with more locations and public participation.

Nickel-a-Kilo Challenge Raises Money for SeniorBusters

Adding to the public benefits of the 2007 event, Capital One is donating a nickel for every kilo of documents shredded to SeniorBusters. SeniorBusters is an all volunteer group of seniors that lend their time and support to PhoneBusters by counselling senior victims of identity theft/fraud throughout North America and helping raise awareness among a vulnerable group of the population that are so often the target of criminals.

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About Securit

Securit is the world's leading information security company; an international success story with a network of more than 140 branches and 2,600 employees serving 150,000 customers in 16 countries. Securit provides integrated information security solutions that manage and mitigate risk for our clients. Securit Records Management, Securit Data Protection, and Shred-it Document Destruction are Securit companies. For more information please visit www.securit.com.



THE 2007 NATIONAL COMMUNITY SHRED EVENT PROVES POPULAR WITH CANADIANS WHO GIVE A HAND TO SENIOR VICTIMS OF FRAUD

The nickel-a-kilo a challenge helps generate a \$15,000 donation to SeniorBusters from Capital One.

Toronto, ON (April 12, 2007) – The National Community Shred® event marked the end of Fraud Prevention Month by putting the focus on identity theft and fraud in nearly 30 communities across the country. The response to the 2007 National Canadian Community Shred® was overwhelming, seeing a 54 percent increase in the amount of documents safely destroyed and later recycled in Shred-it's state-of-the-art mobile shredding trucks. Capital One and Shred-it are both committed to helping Canadians fight fraud and identity theft and this event achieved that goal by promoting action and awareness on these issues.

"The National Community Shred® event is an ideal opportunity for Canadians to get rid of sensitive documents as it is a key step individuals can take to avoid becoming victims of fraud and identity theft," says Greg Brophy, President and CEO of Securit. "Everyone on the Shred-it team is proud to have offered this important free service to members of the communities where we do business."

Capital One is also pleased to announce that the company will be donating \$15,000 to SeniorBusters, a volunteer group of older, mainly retired Canadians that lend their time and support to PhoneBusters – the Canadian Anti-Fraud Call Centre. They counsel senior victims of identity theft/fraud throughout North America, recognizing that fraud artists target seniors more than perhaps any other group. The donation represents a nickel for every kilogram of documents brought in by Canadians for shredding at last weekend's event, a sum Capital One is pleased to have topped off to reach the \$15,000 mark.

"Capital One is proud to offer this donation to SeniorBusters on behalf of the Canadian public whose participation in the National Community Shred® helped support senior victims of fraud and identity theft," says Bill Cilluffo, President of Capital One Canada, "Capital One is committed to providing Canadians in all stages of life with tools and resources to strengthen awareness on issues relating to personal finance and fraud prevention."

Seniors are targets of scam artists because they generally have assets and are more trusting. According to PhoneBusters, in 2006 Canadians over the age of 60 represented 40 percent of the total dollar loss through telemarketing prize and lottery scams.

"We are grateful to Capital One for this donation and for helping focus attention on the issue of elder fraud as part of this event," says Carol Gilmour, SeniorBusters Coordinator. "SeniorBusters was created in response to the high incidence of telemarketing fraud among older Canadians and the recognition that senior citizens require more time and support from staff to recover from losses. Senior victims are able to relate to our volunteers and with that trust are able to move forward with their claims while growing in awareness."

Capital One offers the following tips for seniors to help guard against identity theft and fraud:

Don't be afraid to say 'no.'

You do not have to speak to telemarketers – hang up if you feel uncomfortable or do not trust the caller.

Don't give in to high-pressure sales tactics.

Don't reveal your credit card, bank account or Social Insurance numbers to unfamiliar companies or people.

Do your own research on charities and other solicitors.

It is your money – never be afraid to ask where it is going.

Get details of all deals in writing.

If it sounds too good to be true, it probably is.

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FINANCIAL SPRING CLEANING? CANADIANS WOULD RATHER CLEAN THE GARAGE

But when it comes to their credit cards Canadians know what they want: a low rate, and no giveaways or limited time offers.

Toronto, ON (May 16, 2007) – According to a new national survey by Capital One Canada, now that tax season is over many Canadians do not want to think about their financial situation. More than one-third (39 percent) want to forget about finances until tax-time next year, and 41 percent would rather clean out the basement or garage than think about their finances. Overlooking some opportunities to save in the year ahead, only 29 percent of Canadians said they would review their credit cards to make sure they are getting the best deal on interest rates and fees by "spring cleaning" their finances. Albertans are more likely to take a hard look at credit options (32 percent) while Quebecers are least likely (20 percent).

"It is important for Canadians to understand their credit options and take control of their finances," says Pam Girardo of Capital One. "With tax season over, spring is a good time for people to evaluate their position and make better choices with their money," adds Ms. Girardo, "this includes shopping around for more competitive credit offers, such as Capital One's Prime +1 card that offers Canada's lowest long-term interest rate on purchases."

The survey also shows that when it comes to credit card interest rates, frills are not the main appeal; Canadians want something they can count on. Eighty-two percent prefer cards that offer one low-rate, and no giveaways or time-limited offers on interest rates. Only 16 percent of Canadians are attracted to offers with a prize or giveaway and even fewer (2 percent) are interested in offers with a time-limited low introductory rate. Capital One's Prime +1 Platinum MasterCard® answers the needs of the market and takes the guesswork out of rates because it's tied to the Canadian Prime Rate (like a Line of Credit). At Prime +1 percent, Capital One's card offers Canada's lowest long-term purchase rate (currently 7 percent), with no annual fee and no balance transfer fee.

Other survey findings offer insights into consumers' money-management strategies and their expectations for the spring and summer months.

Canadians understand that budgeting is important, but extra cash would burn a hole in their wallets. More than two-thirds of Canadians (69 percent) say they use and stick to a budget. Other top money-saving strategies include: 26 percent buy in bulk and say they are "addicted to Costco"; 17 percent say they look for "freebies" such as samples and meals at work or other functions, Ontario is the most freebie-oriented province with 21 percent employing this strategy; and 4 percent of Canadians say they "mooch" off friends and family.

Despite the focus on saving money, given the opportunity many Canadians would spend money. When asked what they would do with \$100 or more in their pockets: 44 percent of Canadians said they would have fun and splurge on themselves; 26 percent said they would put the money toward their summer vacation; while just over one-third (34 percent) would save or invest the money. Only 11 percent would donate a portion of the money to charity, where British Columbia (15 percent) ranked among the most charitable provinces along with Ontario (14 percent).

Canadians count on political chatter and "mental health days" for the spring and summer

When asked what they could count on this spring and summer, 74 percent of Canadians looked forward to more chatter and speculation about a federal election, while 14 percent think they will call in 'sick' to work more frequently as the weather improves. Quebecers are most likely to consider calling in sick (30 percent) followed by Ontarians (12 percent) and Albertans (11 percent). As Canadians gear up for the summer and hatch their travel plans, they can also count on Capital One's Prime +1 Platinum Mastercard® to provide a wise credit choice that offers consumers an interest rate tied to the Prime Rate and the confidence that their interest rate will be low.

Survey Methodology

These are the findings of an Ipsos Reid poll conducted for Capital One with Ipsos-Reid's online panel from May 1 to May 4, 2007. For the survey, a representative randomly selected sample of 1,317 adult Canadians was interviewed online. The sample used in this study has been weighted according to Census data to accurately reflect the population of Canadians. With a sample of this size, the aggregate results are considered accurate to within ±2.7 percentage points, 19 times out of 20, of what they would have been had this entire population been polled.

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CANADIANS SCORE LOW ON FINANCIAL BASICS: NEW STUDY

Credit Canada announces first ever 'Credit Education Week Canada' to build financial awareness and increase Canadians' financial IQ.

Toronto, ON (September 12, 2007) – Canadians report feeling more in debt than ever with 90% saying they have more debt today than five years ago, according to a recent study sponsored by Credit Canada. Despite this feeling of indebtedness, over half of Canadians (53%) still do not have a personal/household budget. Furthermore, they remain unaware of critical information and tools that are available to help them manage that debt. For instance, the survey results showed that a large majority (80%) do not know their credit rating (or credit score), leaving them in the dark about a key factor in the cost of their debt.

"A credit score can be one of the most significant numbers in consumers' lives. Our survey findings substantiate the need for greater education on key personal finance issues including credit, savings, and retirement planning," says Laurie Campbell from Credit Canada. "It is critical for Canadians to have the knowledge and capacity to effectively manage their finances today in order to plan for and build a stronger future."

The survey findings also highlight other significant gaps in public awareness and behaviour when it comes to personal finance. For example, one-quarter (26 percent) of Canadians do not consider the consequences of a rising interest rate when borrowing money.

Taken together these gaps mean many Canadians lack the knowledge to effectively manage their finances, a situation that could be taking money out of their pockets. To sharpen the Canadian financial IQ, Credit Canada and Capital One are teaming up to co-sponsor the first ever Credit Education Week Canada that will take place November 13-16 of this year.

"Understanding the basics of credit and personal finance can have a tremendous impact your financial well-being, both today and in the future," said Bill Cilluffo, president of Capital One Canada. "Capital One is committed to building awareness on all issues related to personal finance and we are proud to partner with Credit Canada, and we hope Canadians will take advantage of Credit Education Week events and resources to build their credit wisdom."

About Credit Education Week

Credit Education Week is a national event supported by leaders in financial services, consumer advocates, community organizations and government. The goal of this initiative is to empower the public to make wise financial choices by placing tools and resources at their fingertips through free events that will address key topics in all stages of financial life.

The calendar of events for Credit Education Week Canada includes:

National essay contest aimed at grade-twelve students who will answer how they plan on financing their post-secondary education. Winners will receive scholarship awards.

University Campus fairs featuring presentations by James Cunningham of "Funny Money"

University of Toronto, Hart House, Toronto - November 13, 10:00am to 4:00pm

York University, Underground, Toronto - November 14, 10:00am to 4:00pm

Credit Education Trade Show featuring seminars led by noted authors, experts and government agencies on topics including: youth and money, identity theft/fraud, retirement planning, savings and investment.

Four Seasons Hotel, Toronto - November 15, 10:00am to 4:00pm

Gala Dinner featuring Stephen Lewis, Four Seasons Hotel, Toronto - November 15, 5:30pm to 8:30pm

For more information and updates please visit www.crediteducationweekcanada.com.

Survey Methodology

These are some of the findings from a Torque Market Intelligence poll conducted on behalf of Credit Canada. The online survey was launched on May 24, 2007, with the final results submitted on June 26, 2007. It is based on a randomly selected sample of 4,487 adult Canadians. The margin of error is ± 1.46 percentage points (19 out of 20).

About Credit Canada

Credit Canada is a non-profit charitable service that has assisted thousands of people with credit counselling and debt management programs since 1966. Credit Canada is a Charter Member of Credit Counselling Canada, the Ontario Association of Credit Counselling Services and affiliated with the National Foundation for Consumer Credit (NFCC).

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CAPITAL ONE CANADA LAUNCHES NEW NO HASSLE REWARDS CARD WITH NO ANNUAL FEE

A new survey reveals that Canadians are frustrated with rewards program hassles.

Toronto, ON (September 24, 2007) – Demonstrating its ability to deliver what Canadian consumers want, today Capital One Canada announced the arrival of its new No Hassle Rewards Card that offers rich rewards with no annual fee. The new card offers a wide range of reward options, from cash back to travel, that are easy to earn, easy to redeem and never expire.

According to a new national survey by Capital One Canada, it is about time. The survey revealed that Canadians are frustrated with the fees, hassles and restrictions imposed by reward programs. Forty-two percent of Canadians said that they were bothered by annual fees while 42 percent found expiry dates of reward points annoying. Furthermore, four-in-ten Canadians (40 percent) said they find the process to redeem rewards too complicated. Overall, only one in 10 Canadians said that they had nothing to complain about with their current rewards program.

"Rewards programs have become increasingly complex and the fact that so few Canadians are happy with their current rewards card says that there is a lot of room for improvement," says Bill Cilluffo, President, Capital One Canada. "Capital One is listening and we are proud to offer Canadians a rewards card with no annual fee and no hassles," Cilluffo added.

Many consumers don't realize that paying an annual fee can limit the benefits of a reward program. It's important to understand how many points you'll have to earn to recoup the cost of the annual fee, and assess that against your spending patterns.

While Canadians may not be sure how annual fees affect their rewards, some are looking for more choice in the rewards they earn. In fact, given the option, those surveyed said they'd prefer to have more than one type of reward available through their card. More than half (53 percent) said they would prefer a reward that puts cash back in their pockets, 26 percent said they would like gift certificates and 24 percent would also be happy with merchandise. Another one in three Canadians (39 percent) said they would prefer travel rewards, with Europe/Central Asia being the preferred travel destination if a free trip was earned (30 percent).

The design of the Capital One No Hassle Rewards Card eliminates common hassles associated with redeeming rewards, which include travel, cash, merchandise or gift certificates. Customers redeeming for travel simply purchase their ticket using their Capital One No Hassle Rewards Card, then call Capital One (or go to www.capitalone.ca/nohasslerewards) to reimburse the charge with reward miles. The cost of the ticket is refunded on the next statement. The number of rewards required is based on ticket price.

"We understand that there's not much point in accumulating rewards that you can't use," says Cilluffo. "This card provides our customers with more flexibility, allowing them to shop around for their own tickets (booking through a travel agent, online travel sites, directly through an airline, etc.). This means customers can take advantage of discount airfares that require fewer miles for tickets. Plus, there are no blackout dates, expiry dates, hidden redemption fees or limits to the rewards that can be earned."

The Capital One No Hassle Rewards Card offers the following features to its customers:

- No annual fee and no redemption fees
 - Taxes included in the total price of the ticket are paid for with reward miles
 - Earn one reward mile for every dollar spent
 - One-time "welcome" bonus of 5,000 miles with first purchase
 - Redeem reward miles for travel, cash, merchandise or gift certificates
 - No limit on the rewards you can earn
 - No expiration on rewards for the life of your account
 - No blackout dates or seat restrictions – fly on any airline, anytime
 - No Saturday stay required and no advance booking requirements
- For more information about the new No Hassle Rewards Card, visit www.capitalone.ca.

Survey Methodology

These are the findings of an Ipsos Reid poll conducted for Capital One with Ipsos-Reid's online panel from August 28th to August 30th, 2007. For the survey, a representative randomly selected sample of 1,002 adult Canadians was interviewed online. The sample used in this study has been weighted according to Census data to accurately reflect the population of Canadians. With a sample of this size, the aggregate results are considered accurate to within ± 3.1 percentage points, 19 times out of 20, of what they would have been had this entire population been polled.

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STUDY REVEALS CANADIANS ARE LIVING OUTSIDE THEIR FINANCIAL MEANS

Credit Canada and Capital One Canada present Credit Education Week to improve Canadians' financial fitness.

Toronto, ON (October 24th, 2007) - Canada's first ever Credit Education Week, presented by Credit Canada and Capital One Canada, will take place from November 13th to November 16th across the country. The goal of this event is to empower all Canadians, regardless of age and income level, to make better financial decisions. From a recent study conducted by Credit Canada, it is about time.

The study shows that the extent of Canadian debt is troubling. More than half of all Canadians (55%) admit to having more expenses than income at least one month a year. That means that the majority of Canadians are at risk of being in a long-term financial bind as they try to play catch-up in the months that follow. In fact, 14 percent say that their expenses are greater than their income for six months, and six percent say that this is the case for 12 months of the year.

Despite this reality, only seven percent of Canadians think it makes more sense to carry more debt than they did five years ago.

"There is no doubt that many Canadians need more information and education about financial management and using credit wisely," says Laurie Campbell, Executive Director of Credit Canada. "It is becoming more evident that many Canadians simply do not know, or don't follow, the golden rule of financial management – do not spend more than you earn."

About Credit Education Week

Credit Education Week is a national event presented by Credit Canada and Capital One Canada. It is also supported by leaders in financial services, consumer advocacy, community organizations and governments across the country. The goal of this initiative is to help Canadians improve their financial management skills by providing free financial tools, resources, and advice throughout the week.

"Capital One is proud to be involved in Credit Education Week as part of our long-term commitment to financial and credit education in Canada," states Bill Cilluffo, president of Capital One Canada. "This event is a great start as it not only builds awareness about the importance of managing your money wisely, but also provides easy access to information and practical tips."

Credit Education Week will be held from November 13th to November 16th. The calendar of activities leading up to and during the week includes:

A National Essay Contest aimed at grade-twelve students who will answer how they plan on financing their post-secondary education.

The contest runs from September 14 to October 26, 2007. Winners will receive scholarship awards.

University Campus Fairs featuring presentations by James Cunningham of "Funny Money"

University of Toronto, Hart House, Toronto - November 13, 10:00am to 4:30pm

York University Underground, Toronto - November 14, 10:00am to 4:30pm

Credit Education Trade Show featuring seminars led by noted authors, experts and government agencies on topics including: youth and money, identity theft/fraud, retirement planning, savings and investment.

Four Seasons Hotel, Toronto - November 15, 10:00am to 4:30pm

Gala Dinner featuring Stephen Lewis, Four Seasons Hotel, Toronto - November 15, 5:30pm to 8:30pm

There is a wealth of information as well as free tools and resources that can be accessed at www.crediteducationweekcanada.com. All the results of the financial survey conducted by Credit Canada will be released on the first day of Credit Education Week, November 13, 2007.

Money Management Tips

To help you stay fiscally fit, Capital One and Credit Canada have the following advice.

Develop a budget and stick to it – A budget is an important first step to successful financial management. It will help you to organize your finances and set parameters on your spending.

Keep track of your daily purchases – Knowing what you spend everyday will help you stay within your budget limits.

Know your credit score and review it at least once a year. This score is used by lenders, landlords and potential employers to assess your financial integrity. Obtain a copy of your credit score for a minimal fee by contacting TransUnion (www.transunion.ca) or Equifax (www.equifax.ca).

Pay more than the minimum due – Try to pay more than the minimum balance due on your credit card bill every month.

Make your payments on time – Pay close attention to the due date for your payments since a history of late payments will affect your credit score.

Shop around to find the credit card that best meets your financial needs – Comparison shopping can save you money in the and may even provide you with valuable rewards. The Financial Consumer Agency of Canada (FCAC) offers a useful credit card comparison table within the 'Credit Cards and You' section of their Web site as a resource for consumers.



Do NOT...

Get into the habit of making only the 'minimum payment' due on your credit balance every month

Borrow money to pay off another debt or loan

Obtain a new credit card to pay off an old one

Dip into your savings to cover everyday expenses (Source: Capital One Canada and Credit Canada. For more tips and advice, visit www.crediteducationweekcanada.com)

Survey Methodology

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About Credit Canada

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CAPITAL ONE GAINS TITLE SPONSORSHIP OF GRAND SLAM OF CURLING SERIES

Toronto, ON (November 6, 2007) – Insight Sports Ltd. announced today that Capital One, N.A. has been awarded title sponsorship of the Grand Slam of Curling series in a multi-year agreement. As the property's title sponsor, Canada's premier "best on best" curling series has been renamed the Capital One Grand Slam of Curling.

"Curling occupies a unique place in the Canadian spirit, as a sport it upholds a tradition of skill, strategy and sportsmanship. We're honoured to play a role in continuing the sport's legacy," said Ian Cunningham, Chief Operating Officer, Capital One Canada. "This is our first major sporting sponsorship here, and it's only fitting that it connects us with one of our nation's most popular and distinctive sports."

In addition to acquiring the title sponsorship to the Grand Slam of Curling, Capital One's partnership includes the development of the Capital One School of Rock community program. Held in conjunction with each individual Capital One Grand Slam of Curling event, the Capital One School of Rock is an interactive grassroots clinic designed to give local students the opportunity to receive expert tips and advice from Canada's top players.

"As an organization that is committed to supporting, developing and promoting the sport of curling throughout Canada, Capital One is an ideal partner for the Grand Slam of Curling," said Kevin Albrecht, President and Chief Executive Officer, Insight Sports Ltd. "Together with Capital One, Insight Sports is committed to working with World Curling Tour and the entire Canadian curling community to grow the Capital One Grand Slam of Curling series into one of the must-attend events on the national sports calendar."

Held annually since 2001-02, the Capital One Grand Slam of Curling is a series of eight premier men's and women's events that feature Canada's deepest and strongest curling fields.

Among the top Canadian men's and women's skips who will compete in the Capital One Grand Slam of Curling events includes Canada's all-time leader in Grand Slam victories, Kevin Martin; four-time World Champion Randy Ferbey; two-time World Champion Colleen Jones; Olympic gold medallist Brad Gushue; Olympic bronze medallist Shannon Kleibrink; reigning World Champion Glenn Howard; and two-time Tylenol Players' Champion Jennifer Jones.

The Capital One Grand Slam of Curling events are closely tied to the Canadian Curling Association's qualifying process for the 2010 Olympic Winter Games in Vancouver. Through their performance in the Grand Slam events, rinks can earn a significant amount of points towards securing a berth at the 2009 Canadian Trials.

"With the recent success of Canada on the international stage, the growth and popularity of curling in Canada is arguably at an all-time high," said Paul Boutilier, President of the World Curling Players Association and Executive Director of the World Curling Tour. "Capital One has a solid history of supporting world-class sporting events and we are elated with their commitment to this premier Canadian sport property."

In 2007-08, CBC Sports will once again serve as the official television broadcaster of the Capital One Grand Slam of Curling. As part of its exclusive agreement, CBC Sports will carry live coverage of the semi-finals and finals of the first three Capital One Grand Slam of Curling men's events. CBC Sports will also broadcast the men's and women's finals of the Tylenol Players' Championship, the eighth and final Capital One Grand Slam of Curling event. Complete details around CBC's broadcasts and the full broadcast schedule for the coming season are available at www.cbcsports.ca.

The 2007-08 men's Capital One Grand Slam of Curling series kicks off with the BDO Classic Canadian Open in Quebec City from November 28 to December 2. The second leg will take place from December 20 to 23 when Port Hawkesbury, Nova Scotia hosts The National. Saskatoon will host the third leg, the Masters of Curling, from January 23 to 27.

The 2007-08 women's Capital One Grand Slam of Curling series began with Jennifer Jones capturing the Trail Appliances Autumn Gold event in Calgary on October 9 and Shannon Kleibrink winning the Casinos of Winnipeg tournament on October 22. The series' third and fourth legs include the Wayden Transportation Ladies Classic event from November 16 to 19 in Abbotsford, B.C. and the Sobeys Slam in New Glasgow, Nova Scotia from November 29 to December 2.

The dates and location for the Tylenol Players' Championship, a joint men's and women's Capital One Grand Slam of Curling event, will be announced in the coming weeks.

About Insight Sports Ltd.

Insight Sports Ltd. is a leading sports media and entertainment company which creates and distributes sports and entertainment content across multiple platforms, including broadcast television, DVD, on-line, mobile, in-arena and video on-demand.

Insight Sports operates three specialty television networks: GOLTV Canada (www.goltv.ca), a 24-hour soccer network; WFN: World



Fishing Network (www.wfn.tv), North America's only network devoted entirely to fishing; and GameTV (www.igametv.com), the only Canadian television network that gives viewers a chance to win great prizes every day, simply by tuning in. The company owns and operates the Grand Slam of Curling, the most prestigious events on the World Curling Tour and Ford Major League Gaming Canada (www.mlgcanada.com), an affiliate of Major League Gaming and the largest organized league and international sanctioning body for professional video gaming. Insight Sports also manages Wayne Gretzky's official website, www.gretzky.com and holds a significant interest in the NHL Network (www.nhlnetwork.ca), a 24-hour hockey channel.

Aquila Productions Inc., a leader in sports television production, is a wholly owned subsidiary of Insight Sports. Based in Toronto, the principal shareholders of Insight Sports include Larry Tanenbaum (Kilmer Enterprises Inc., a subsidiary of Kilmer Van Nostrand Co. Limited) and MWI & Partners. For more information see www.insightsports.com.

About Capital One

Located in Toronto, Ontario, Capital One has offered Canadian consumers a range of competitive MasterCard[®] credit cards since 1996, when the company first introduced the Platinum MasterCard[®] in Canada. Capital One Canada is a division of Capital One Bank, a subsidiary of Capital One, N.A. of McLean, Virginia (NYSE: COF).

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LAUNCH OF FIRST EVER NATIONAL CREDIT EDUCATION WEEK - NOVEMBER 13 – 16TH

Credit Canada and Capital One Canada take important first step to educate Canadians about financial management.

Toronto, ON (November 13th, 2007) – Today, Credit Canada and Capital One Canada proudly launched the first annual Credit Education Week which runs from November 13th to November 16th. The national launch took place in Toronto at the University of Toronto's Hart House, where an open Campus Fair was underway for the benefit of students and young people.

During the launch, the results of a national consumer survey of more than 4,000 Canadians were released. The survey clearly showed that the majority of Canadians do not have a sufficient understanding of basic personal finance and credit.

"The findings of this survey are a call to action. To know that 90 percent of Canadians feel that they have more debt today than they did five years ago is an obvious indication that Canadians need to learn how to manage their money better," said Valentine Lovekin, president and chairman of the Board for Credit Canada. "Clearly, Canadians are struggling with the financial basics and we hope that Credit Education Week can be a first step to help Canadians acquire the knowledge and skills they need to take control of their financial destiny."

For Credit Education Week co-sponsor, Capital One, the results of the survey confirmed the company's decision to invest in this valuable initiative to help educate Canadians about financial management.

"For many people, managing personal finances and making decisions about money management can seem daunting, but armed with the right information and a grounding in the basics of finance, making smart choices is much easier," said Rob Livingston, Chief Marketing Officer of Capital One Canada. "At Capital One, we take financial education very seriously and want to contribute our knowledge and advice to help Canadians gain a better understanding of the importance of managing their finances wisely."

The study results make it clear that many Canadians could benefit from more financial information and education. Highlights from the poll can be found at the end of this release (or the full results online on the media page at www.crediteducationweekcanada.com).

Credit Canada and Capital One were joined by a number of other partners, including Visa Canada, Royal Bank, and Asset as well as other supporters in launching Credit Education Week. A recognized advocate for financial education, Linda Leatherdale, was the M.C. for the event, along with "Funny Money" creator James Cunningham, who delivers a sound financial management message with a humorous twist. Other participants included Pran Bahl of Credit Counselling Canada, and Henrietta Ross of the Ontario Association of Credit Counselling Services.

Credit Education Week was created to empower Canadians to make wise financial decisions. Throughout the week, Canadians will be given free access to expert financial advice through campus fairs, trade shows, and seminars. A new Web site has also been created: visit (www.crediteducationweekcanada.com) for online tips and tools to help Canadians learn how to manage their finances more effectively.

About Credit Canada

Credit Canada is a non-profit charitable service that has assisted thousands of people with credit counselling and debt management programs since 1966. Credit Canada is a member of the Ontario Association of Credit Counselling Services and a Charter Member of Credit Counselling Canada

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National Consumer Study Highlights

Fifty-three percent of Canadians do not have a personal/household budget; one in three (34%) Canadians who have a budget do not follow it regularly

Eighty percent of Canadians do not know their credit score

Well over half (63 percent) do not know how a credit score is determined

One-quarter (26 percent) of Canadians do not consider the consequences of a rising interest rate when borrowing money

Twenty-eight percent of Canadians don't know the interest rate of their credit cards

Over half (53 percent) of Canadians do not contribute to their RRSP each year

More than half of all Canadians (55%) admit to having more expenses than income at least one month a year, with 14 percent saying



that's true for six months, and six percent say they have more expenses than income 12 months of the year.

61 percent of Canadians do not have a financial advisor

52 percent of Canadians are not aware of free credit and debt counselling services available in Canada

Furthermore, the study reveals that Canadians worrying about their financial situation:

30 percent of Canadians feel that they will not be able to retire until after the age of 65

17 percent of Canadians will need to make major changes to spending habits and will need to consider an action plan to help avoid bankruptcy if their income were to drop by 10%

Complete survey results are available by visiting www.crediteducationweekcanada.com/media.

Survey Methodology

These are some of the findings from a Torque Market Intelligence poll conducted on behalf of Credit Canada. The online survey was launched on May 24, 2007, with the final results submitted on June 26, 2007. It is based on a randomly selected sample of 4,487 adult Canadians. The margin of error is ± 1.46 percentage points (19 out of 20).



FEAR OF IDENTITY THEFT MAKING CANADIANS WARY TO SHOP ONLINE THIS HOLIDAY SEASON

Hectic season can mean increased risk; Capital One offers tips to make sure consumers are protected.

Toronto, ON (December 12, 2007) – Capital One's third annual identity theft survey reveals that the majority of Canadians (72% percent) continue to be concerned about identity theft and these concerns are impacting how they shop – particularly online. According to the survey, one third (33% percent) of Canadians said they don't make purchases online and more than half (56% percent) have either not completed or even backed out of an online purchase because of concerns about security and identity theft.

"The holiday season is a hectic time for everyone and being diligent about protecting yourself from identify theft isn't always at the top of the 'to-do' list. Unfortunately, this makes consumers even more vulnerable to becoming a victim of identity theft, whether they are shopping online or in the stores," said Pam Girardo of Capital One Canada. "What most people don't realize is that if become are a victim, it can take a considerable amount of time and effort to clear up credit records and repair the financial damage caused by the crime."

Despite growing awareness of these crimes, only 36% percent of Canadians say they are well informed about how to protect themselves from identity theft, and one third (33% percent) say they know someone personally who has been a victim. Nearly one-third of Canadians (31% percent) say that while they hear a lot about identify theft, they are not sure what it means.

Knowing what to do in the event your identity is stolen is also critically important. While sixty-two percent (62% percent) of Canadians thought they would know what to do to protect themselves and restore their credit, further questioning revealed some significant knowledge gaps:

Nearly two-thirds of Canadians (65% percent) do not review their credit report annually. Reviewing your report for errors is the best way to catch identity theft early.

Over half of Canadians (52% percent) believed that they only had to alert one of the two national credit bureaus about an identity theft incident. In fact, consumers must contact both of the bureaus to file a report.

One third of Canadians (33% percent) thought that they did not need to alert the police so long as they made a report to the credit bureaus. Identity theft is a crime and the police need to be informed.

"There are certain red flags that we look out for as a financial institution to help protect our customers from identity theft, but it's equally important that we arm consumers with information to help them minimize their risk," says Pam Girardo of Capital One. "Carefully reviewing bills and credit reports for errors and shredding important documents are just a few of the simple steps that consumers can – and should – take to help protect themselves from these crimes."

Capital One offers the following tips to protect consumers from identity theft this holiday season:

Protect your credit card using simple measures such as signing the back of the card, placing passwords on new or existing accounts and being vigilant when purchases are being processed.

Safeguard your personal information – do not share or disclose your PIN number(s), hold your mail if away from home on travel, and secure your belongings (purses/wallets) in public places.

Streamline your wallet – Before you head to the malls, clean out your wallet and take only the credit cards, checks and/or cash that you need for the day.

Hold on to your receipts – Keep receipts with you rather than putting it in the bag – and get gift receipts that can be used for returns or exchanges. Keep the originals in a safe place and shred them after you're certain the charges match to those on monthly bank and credit card statements.

When shopping online:

Look for signs that a Web site is safe – Only buy from a seller you trust and look for signs that the site is secure, such as a closed padlock on the browser's status bar. When you're asked to provide payment information, the beginning of the Web site's URL address should change from http to shttp or https, indicating that the purchase is encrypted or secured.

Don't fall for a false email or pop-up – Never respond to emails or instant messages that ask you to provide account information for "verification." Use firewalls, anti-spyware, and anti-virus software – and keep them up to date – to protect your home computer.

Consider how you'll pay – Credit cards generally are a safer option because they allow buyers to seek a credit from the issuer if the product isn't delivered or isn't what was ordered.

Keep a paper trail – Print and save records of your online transactions, including the product description and price, the online receipt, and copies of any email you exchange with the seller. Read your credit card statements as soon as you get them to make sure there aren't any unauthorized charges.

Five key steps to take immediately if you are a victim:

Call the two national credit bureaus and request that a fraud warning or alert be placed on your credit file and request copies of your credit report for review. TransUnion Canada can be reached at 1.877.525.3823 and 1-877-713.3393 in Québec; Equifax Canada can be reached at 1.877.323.2598.



File a police report and request a copy of the report or case number. Banks and creditors often need proof of a crime to erase debts created by identity theft.

Contact all creditors to alert them of your situation so that new accounts are not approved or opened in your name by impostors.

Protect your bank accounts by cancelling ABM cards that are compromised in any way, requesting stop payments on stolen cheques and adding a password to accounts.

Contact PhoneBusters National Call Centre (1-888-495.8501) to report the crime.

For more information and resources on identity theft and to download the Identity Theft Guide for Victims please visit Capital One's web site at www.capitalone.ca.

Survey Methodology

The Ipsos Reid survey was conducted from December 11th to 13th , 2007. For the survey, a representative randomly selected sample of 1,000 adult Canadians was interviewed by telephone. Margin of error is ± 3.02 percent.

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FREE RIDE HOME ON NEW YEAR'S EVE COURTESY OF CAPITAL ONE

Pro-Am proceeds to go to the National Junior Golf Academy to help at-risk youth learn valuable life skills.

Toronto, ON (December 20/21, 2007) – For the first time since the late 1970's, TTC service will be free from 12:01 to 4:00 a.m. on January 1, 2008. In other words, there's a free ride home waiting for you following New Year's Eve celebrations, courtesy of Capital One, a local employer and one of the largest credit card issuers in Canada.

"Capital One is proud to support the efforts that the TTC and MADD are undertaking to ensure the safety of our community," said Bill Cilluffo, President, Capital One Canada. "We strive to ensure that our actions make a positive contribution in the marketplace and in the communities in which we live and work. By eliminating the hassles associated with transportation on New Year's Eve, we're helping make our community a safer place."

TTC Chair Adam Giambone said: "On behalf of the TTC, I would like to thank Capital One for their help in providing extended service on New Year's Eve, making sure people have a safe way home by public transit."

MADD Toronto Chapter is pleased to partner with the TTC and Capital One on New Year's Eve. Impaired driving remains Canada's number one criminal cause of death. On average, each and every day, 4 Canadians are killed and 187 Canadians are injured in impaired driving crashes.

Chapter President Mary Sultana said, "For the many, many impaired driving victims and their families, New Year's Eve celebrations will never be the same. Our message is 'Don't drive while impaired.' Don't get into a vehicle with someone who is impaired. Don't let your family and friends drive after consuming alcohol or drugs. If you drink, plan to leave your car at home and take the TTC."

MADD Toronto Chapter also would like to thank Capital One for their financial sponsorship. "Capital One cares that Toronto residents get home safely after an evening of celebrations. Together, we can all make this New Year's Eve a happy and safe one."

The TTC is extending its service on New Year's Eve to accommodate customers returning home from midnight celebrations.

New Year's Eve TTC service

Most bus and streetcar routes with late-evening service continue until 3:00 a.m.

Extra trips on all Blue Night routes between 3:00 a.m. and 4:00 a.m.

Yonge-University-Spadina Subway

Last trains leave Union Station at 3:32 a.m. for Finch Station and at 3:36 a.m. for Downsview Station.

Bloor-Danforth Subway

Last trains leave Bloor-Yonge Station at 3:37 a.m. for Kipling Station, and at 3:34 a.m. for Kennedy Station.

Scarborough RT

Last train leaves Kennedy Station at 4:04 a.m. for McCowan Station.

Sheppard Subway

Last train on the Sheppard Subway leaves Sheppard-Yonge Station at 3:58 a.m. for Don Mills Station.

For more information on holiday transit schedules, the public should call 416 393-4636 (INFO), seven days a week, or log on to www.ttc.ca.

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