

MAJORITY OF CANADIANS "WEIGH IN" ON THEIR PREFERENCE TO FOLLOW A BUDGET RATHER THAN A DIET IN 2008

Capital One offers Prime +0.9% MasterCard to help Canadians "Lose the Rate".

Toronto, ON (January 28, 2008) – A new survey released by Capital One Canada reveals that 41 percent of Canadians are staying away from making New Year's resolutions altogether, but if they had to choose, almost three-quarters (74 percent) would rather follow a budget than a diet. Of those that have made resolutions, long-term fitness – both financial and physical – appears to be the goal. Almost one in five (19 percent) Canadians say they have resolved to get physically fit, while 11 percent resolve to get in shape financially.

The survey also shows that many Canadians are on the right track to financial fitness. More than two thirds (71 percent) of those questioned say they either stuck to their budget for holiday shopping or came in under. However, the survey also revealed that one quarter (25 percent) of Canadians do not know the interest rate on their primary credit card and the majority of Canadians (58 percent) do not know that there are many low-interest options available in the marketplace.

"It's wonderful that Canadians are planning to take an active role in securing their financial future in 2008," says Pam Girardo of Capital One Canada. "January is the perfect time to set financial goals for the coming year and to make a plan to help you get there. We are pleased to offer consumers the Prime +0.9% Platinum MasterCard, with no annual fee or balance transfer fee, to help Canadians achieve their New Year financial goals."

To celebrate its Prime +0.9% MasterCard, Capital One has launched a "Lose the Rate" promotion, playing off the weight loss resolutions that are prominent at this time of year. A Capital One "Lose the Rate" Running Team will be hitting the streets of Vancouver over the next few weeks to pass out healthy snacks and remind Vancouverites that interest rates can be an important factor in getting financially fit. Capital One also launched an online "Win your Balance Transfer" contest for a chance to win up to \$10,000. More information about the contest can be found at losetherate.ca.

The Prime +0.9% card, currently Canada's lowest long-term rate on purchases and balance transfers, eliminates the hassle for consumers who are tired of continually checking credit card rates – and often switching cards – to ensure that their interest rate remains competitive. The card's interest rate equals 0.9 plus the prime lending rate.

Features of the Prime +0.9% Platinum Mastercard include:

Long-term interest rate equal to the Canadian prime rate +0.9% on purchases and balance transfers

No annual fee

No balance transfer fee

\$0 fraud liability for fraudulent or unauthorized charges

Ability to choose your own payment date

For more information on Capital One cards and services, and tips on how to manage credit effectively, please visit Capital One's web site at www.capitalone.ca.

Survey Methodology

The Ipsos Reid survey was conducted from January 8th to 10th, 2008. For the survey, a representative randomly selected sample of 1,000 adult Canadians was interviewed by telephone. Margin of error is ± 3.02 percent.

About Capital One

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Contact

Pam Girardo, Capital One

416-549-2783

pam.girardo@capitalone.com



CAPITAL ONE GRAND SLAM OF CURLING ANNOUNCES CURLING'S FIRST MILLION DOLLAR CONTEST

One lucky curling fan will win the chance to hit the button for a million dollars, live on CBC Television.

Toronto, ON (March 19, 2008) – The Capital One Grand Slam of Curling series announced today the creation of the Capital One Million Dollar Button, a contest where one lucky fan will win the chance to throw a rock to the button for \$1 million (CDN), live on CBC Television, during the 2009 Masters of Curling in January.

The Capital One Million Dollar Button is the first curling-based contest with a grand prize of \$1 million available to be won.

In order to win the Capital One Million Dollar Button's grand prize of a one-time payment of \$1 million, the contest's finalist must successfully deliver a rock from the hack and place the stone within the button on a regulation curling sheet. The contest's finalist will have just one opportunity to execute the shot.

"We're committed to continually developing and promoting the sport of curling, and what better way to get the fans involved than to get them on the ice," said Ian Cunningham, Chief Operating Officer, Capital One Canada. "We're thrilled to provide this new level of excitement to the Capital One Grand Slam of Curling series and we hope to see a million dollar throw in January."

During the men's 2008-09 Capital One Grand Slam of Curling series, lucky fans at the Classic Canadian Open and The National will be randomly selected to throw a stone. During each event, the fan who is closest to the button will win the right to compete in the semi-finals of the Capital One Million Dollar Button during the 2009 Masters of Curling. In addition, two fans will be randomly selected through a national draw to compete for the \$1 million prize.

The four semi-finalists will subsequently compete in a playoff against each other. The qualifier who throws the stone closest to the button will earn the right to compete for \$1 million in the finals of the Capital One Million Dollar Button.

A complete overview of the rules and regulations for the Capital One Million Dollar Button will be announced at a later date.

As the official television broadcaster of the Capital One Grand Slam of Curling, CBC Sports will air coverage of the playoffs and finals of the first three 2008-09 men's Capital One Grand Slam of Curling events. CBC Sports will also broadcast the men's and women's finals of the 2009 Players' Championship, the eighth and final leg of the Capital One Grand Slam of Curling series.

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 boast Canada's deepest and strongest curling fields. The men's 2008-09 Capital One Grand Slam of Curling series will feature four events including the Classic Canadian Open, The National, the Masters of Curling and the Players' Championship. The official dates and locations for the four men's 2008-09 Capital One Grand Slam of Curling series events will be announced in the coming months.

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About CBC

CBC/Radio-Canada is Canada's national public broadcaster and one of its largest cultural institutions. With 28 services offered on Radio, Television, the Internet, satellite radio, digital audio, as well as through its record and music distribution service and wireless WAP and SMS messaging services, CBC/Radio-Canada is available how, where, and when Canadians want it.

About Insight Sports Ltd.

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

Among its traditional media assets, 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, simply by tuning in. The company also owns Aquila Productions Inc., a leader in sports television and event production, and holds a significant interest in the NHL Network (www.nhlnetwork.ca), a 24-hour hockey channel.

Among its event assets, Insight Sports owns and operates the Capital One Grand Slam of Curling (www.worldcurlingtour.com), a series of eight high-profile men's and women's events that feature Canada's deepest and strongest curling fields, and Ford Major League Gaming Canada (www.mlgsanada.com), an affiliate of Major League Gaming, Inc., and the largest organized league and international sanctioning body for professional video gaming.



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Among its other businesses, Insight Sports is the exclusive sponsorship agency of the Buffalo Bills' eight-game NFL series at the Rogers Centre in Toronto (www.billsintoronto.com) and also manages Wayne Gretzky's official website, www.gretzky.com.

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.

Contact

Chris Doyle, Insight Sports
416-593-0915
cdoyle@insightsports.com

Pam Girardo, Capital One
703-720-2351
pam.girardo@capitalone.com



FRAUDSTERS TARGETING YOUTH: CAPITAL ONE AND FRAUD SQUAD TV HELP YOUNG CANADIANS FIGHT BACK

Fraud Prevention Month culminates with Capital One Fraud Awareness Quiz and distribution of education materials.

Toronto, ON (March 31, 2008) – Capital One Canada and Fraud Squad TV have joined forces to fight fraud through a nationwide, multimedia campaign to help inform, educate, and prevent young people and their families from falling victim to online fraud and other scams. Marking the end of Fraud Prevention Month, the initiative includes distribution of fraud education materials to more than 1,300 public libraries across the country, and the launch of the Capital One Fraud Awareness Quiz to be housed on an interactive web site (www.fraudsquadtv.com) with tips, podcasts and more.

"Young people are quickly becoming a prime target for fraud. As fraudsters continue to take advantage of new technologies to scam innocent victims, the prominence of technology in young peoples' everyday lives makes them a likely target for computer-based scams," says Craig Hannaford, retired RCMP Fraud Investigator and Executive Consultant of Fraud Squad TV. "Feedback from our law enforcement network and our audience indicates that there is a huge gap in educating youth about the dangers of identity theft and fraud. We need to take immediate action."

According to a study commissioned by the Competition Bureau of Canada, four in every 10 (41%) Canadians aged 18-34 said that they or someone in their household has been a victim of fraud. Furthermore, younger Canadians aged 18 to 34 are less likely (20%) to consider reporting incidents of fraud to police.

"The sharing of personal information on social networking sites, creation of bogus websites, and distribution of spam e-mails are just a few of the risks that young people are exposed to on a daily basis," says Dr. Milena Head, Associate Dean of the DeGroote School of Business at McMaster University and a leading expert on identity theft. "Simple measures can help protect consumers against becoming a victim, like being discreet with online postings, avoiding obvious passwords and implementing privacy controls on social networking sites."

A recent Ipsos Reid Inter@ctive Teens study indicates that youth are hooked to on-line socializing networks far more than any other demographic. The majority of kids surveyed (88%) participate in an online social activity (compared to 70% of adults), and more than half (59%) visit online social networks or communities daily or a few times per week.

"Capital One is committed to educating and empowering the public to protect themselves against identity theft and fraud," says Bill Cilluffo, President of Capital One Canada. "We are proud to be partnering with Fraud Squad TV to generate awareness in a compelling way that speaks to those most at risk. Young people need to be aware of the dangers and understand that by taking precautions they can help protect themselves – and their families – from becoming victims of fraud."

This initiative is designed to reach out to young people where they are, and includes:

Capital One Fraud Awareness Quiz. The launch of an education campaign in association with the Much Music Channel encouraging viewers to participate in the Capital One Fraud Awareness Quiz. Each young person who completes the quiz will be entered into a contest to win valuable prizes, including wireless devices and shredders.

Free quarterly newsletter and downloadable "Fraudcasts," which will be made available to wireless devices.

Fraud Squad website (www.fraudsquadtv.com), which will include targeted information for young people. The quiz, fraudcasts and other informative offerings will be available for access on-demand.

Fraud Squad TV Fraud Prevention Package, including education materials such as Fraud Squad TV's 13-episode TV Season 1 DVD Box Set, posters and newsletters, which will be distributed to more than 1,300 public libraries across the country.

Capital One and Fraud Squad TV are members of the Canadian Fraud Prevention Forum. For more information, visit www.fraudsquadtv.com or www.capitalone.ca.

About Capital One

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About Fraud Squad

Fraud Squad TV is a first-of-its-kind program that effectively brings fraud awareness and prevention to mass media to increase the awareness of Canadians to this growing crime. It has been developed with the support of law enforcement, government agencies and



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private sector corporations. Stories and information for the series come from the Royal Canadian Mounted Police, Toronto Police Services, Federal Bureau of Investigation and the Coalition Against Insurance Fraud, to name a few.

The series launched on September 24, 2007, on the Education Station (Alberta & BC) the Canadian Learning Television network and Court TV Canada. In addition to the show, a fully integrated website, www.fraudsquadtv.com, provides a comprehensive library of fraud information as well as a Blog, Breaking News and the world's first Fraudcasts to inform the public of the most current frauds being perpetrated in their area.



NEW STUDY: CANADIANS LOSE PRECIOUS TIME EVERY DAY DOING ROUTINE TRANSACTIONS

Capital One offers *PayPass* contactless technology to help consumers save time.

Toronto, ON (May 20, 2008) – A new survey by Capital One Canada shows that individual Canadians spend more than 115 hours – almost five days – each year waiting in line and paying for daily purchases. While these small purchases are part of their daily routines, frustration becomes an added cost for their morning coffees, daily newspapers, gas, movie rentals and similar items for even the stereotypically patient Canadians. In fact, more than one-third (38%) of Canadians report being frustrated waiting for the person in front of them to pay.

Faced with a long wait in line, an overwhelming 71% of Canadians try to manage their frustration with a reminder of the adage that "patience is a virtue." However, despite such reminders, slightly more than one-fifth of these (21%) are not above complaining to other customers in the line-up. Even more significant is the fact that nearly another quarter (24%) said that they abandon their purchases and leave the store. This study demonstrates the value that Canadians place on their time and highlights the need for improved consumer spending experiences.

Capital One Canada is equipping cardholders with MasterCard *PayPass* technology to help cardholders save time when making small everyday purchases. Eliminating the hassle of digging for cash or signing a receipt, the *PayPass* card features technology that allows cardholders to simply tap their card or device on the *PayPass*-enabled reader at a variety of retail locations, such as grocery stores, coffee shops, movie theatres, gas stations, concession stands, quick-serve restaurants and other emerging acceptance locations. According to MasterCard research, *PayPass* technology offers a 40% reduction in wait time at drive-thru and quick service restaurants and a 15-20% reduction in wait time at stores.

"Convenience, speed and security are valuable commodities these days and it was an obvious choice for us to provide MasterCard *PayPass* technology to our customers," said Bill Cilluffo, President, Capital One Canada. " *PayPass* technology provides a 10-40% reduction in transaction time, which means that we can help Canadians save between 28 and 46 hours a year as they make daily purchases."

"*PayPass* was specifically designed to offer a convenient and easy alternative to paying with cash," says Kevin Stanton, President, MasterCard Canada. "By offering *PayPass* technology to its customers, Capital One is offering improved experiences for cardholders and access to a more efficient system of commerce that makes transactions faster, easier and more secure."

"It's the same Capital One card, just even more convenient," said Cilluffo. "It still works everywhere MasterCard is accepted, and it still offers the security of Zero Liability on unauthorized use."

***PayPass* offers 'hassle-free' benefits, including:**

Convenience – Customers may use their *PayPass*-enabled MasterCard at payment terminals displaying the *PayPass* logo. *PayPass* cards can also be used in the traditional manner anywhere MasterCard is accepted around the world, including online and over the phone.

Speed – It's a fast and convenient payment option so that customers no longer need to fumble for cash and coins, swipe a card or sign a receipt.

Safety and security – The *PayPass* device never leaves customers' hands and customers have the benefit of Zero Liability for unauthorized use. They simply tap their *PayPass* card or device against the reader at checkout and wait for the 'beep' to confirm that the transaction has been processed.

Budgeting Assistance – Paying for small transactions with a credit card allows for better record keeping than cash so customers can keep track of those daily transactions that add up.

For more information about Capital One MasterCard with *PayPass*, visit www.capitalone.ca/paypass.

About the Survey

These are the findings of an Ipsos Reid poll conducted on behalf of Capital One from April 29 to May 1, 2008. For the survey, a representative randomly selected sample of 1000 adult Canadians was interviewed by telephone. With a sample of this size, the results are considered accurate to within ± 3.1 percentage points, 19 times out of 20, of what they would have been had the entire adult population of Canada been polled. The margin of error will be larger within regions and for other sub-groupings of the survey population. These data were weighted to ensure that the sample's regional and age/sex composition reflects that of the actual Canadian population according to Census data.

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LOCAL BANDS TO PERFORM AT FREE CONCERT SPONSORED BY CAPITAL ONE

Concert helps raise money and support for families fighting childhood cancer.

Toronto, ON (June 10, 2008) – Local Canadian bands will perform a free concert – sponsored by Capital One Canada – at Eaton Centre/Trinity Square from 12:30 p.m. – 3:30 p.m. on June 13. Organized by the Coast to Coast Against Cancer Foundation, the concert is part of the Sears National Kids Cancer Ride that is working its way across Canada. The ride is expected to raise \$1.5 million in support of children and their families living with and beyond cancer.

The Canadian bands, including Crash Parallel, Fair Ground, Photocell, The Flints and Hello Beautiful will join a number of VIPs, riders, sponsors, medical practitioners, families and organizers to celebrate the ride's progress.

"Capital One Canada is thrilled that we can bring these musicians together to benefit our community," said Ian Cunningham, Chief Operating Officer. "We are proud to support the Sears National Kids Cancer Ride and excited to host the Trinity Square concert on June 13th."

Eaton Centre/Trinity Square in downtown Toronto will be the site of the event that will kick off with a special welcome to the riders from the Lieutenant Governor of Ontario, The Honourable David C. Onley. Additional VIPs and Canadian music talent, including some surprise guests, will make an appearance during the three-hour event. Attendees will also have the opportunity to sign up for stage rides taking place June 14th and to donate to the cause.

"We know that childhood and adolescent cancer is very different from adult cancer and places its own unique demands on families and our health care system," said Jeff Rushton, Founder of the Coast to Coast Against Cancer Foundation. "The funds raised during this ride will go directly to helping deal with these demands. We're grateful to have Capital One support this celebration event as we make our way across the country."

The Sears National Kids Cancer Ride saw 50 national riders leave Vancouver on June 2 en route to Halifax, where they are scheduled to arrive on June 20. Along the way, the riders are being joined by hundreds of Canadians who are participating in shorter community rides of between 25 and 200 km. As national cyclists travel from coast to coast they are being met by supporters, stopping at Sears locations for community support and refreshments, and visiting with pediatric oncology centres along the way. Both national and community cyclists sign a giant (child designed) card at many of the pediatric centres as a symbol of love and hope for all children and their families battling cancer.

About Coast to Coast Against Cancer Foundation

The Sears National Kids Cancer Ride is organized by the Coast to Coast Against Cancer Foundation (CTCACF). CTCACF is a national charitable foundation dedicated to improving survival rates and quality of life of children living with and beyond cancer. The foundation, which is primarily volunteer-based, develops and runs a number of high quality, physically challenging local, regional and national events that raise funds directed towards pediatric oncology research, survivorship and support programs.

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For further information, visit www.nationalkidscanceride.com



CANADIAN TOUR AND CAPITAL ONE MAKE BIRDIES FOR KIDS

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

Toronto, ON (June 13, 2008) – The Canadian Tour and Capital One Canada have joined forces to host the "Birdies for Kids" fundraiser to be held Monday July 28, 2008 at the historic Scarborough Golf & Country Club. "Birdies for Kids" is a program initiated by Canadian Tour players to support fundraising initiatives for children from economically challenged and high-risk areas.

The fundraiser takes place the eve of the Canadian Tour's International Team Matches and pairs amateurs alongside two dozen leading PGA TOUR prospects – several of whom will have competed at the RBC Canadian Open the previous week.

All proceeds from the fundraiser will benefit the National Junior Golf Academy (NJGA), a non-profit group that uses the rules governing golf as a medium to teach life-skills to at-risk youth in Toronto. The program has helped hundreds of young adults in Toronto develop key social and economic skills that are essential for success.

"There are few things more important than the well-being of our youth, and through the Birdies for Kids program our players recognize the valuable work of the NJGA," stated Canadian Tour Commissioner Richard Janes. "To have 24 of our top players give so generously of their time to help support this initiative is a testament to the character of these young men."

This is the second year the Canadian Tour has selected the NJGA as the beneficiary of the "Birdies for Kids" program. In 2007, Canadian Tour players raised \$10,000 for the program with a dollar donated for each birdie made. The Canadian Tour and its players are looking for corporations to contribute matching donations in 2008.

"Helping at-risk youth achieve their full potential is one of Capital One's priorities," said Ian Cunningham, Chief Operating Officer, Capital One Canada. "We're proud to partner with the Canadian Tour to help raise money to teach life-skills to youth through the Birdies for Kids program."

"Our goal is to continue to serve the needs of the children growing up in these communities and this fundraiser is a significant step toward that goal," said NJGA president Kingsley Rowe. "We are able to nurture the dreams of young people and work with their families who are facing challenging situations."

Esme Hooper acknowledged the positive influence the NJGA program had on her son Lincoln. "Despite his learning disability, Lincoln enjoys the game of golf. He started the program when he was 12 and stayed with it until he turned 18. The program helped him stay focused and he hasn't let his disability hold him back. "Many of the children involved in the program have graduated high school and furthered their education at prestigious colleges and universities."

About the Canadian Tour

The Canadian Tour is a non-profit association representing some of the top young PGA TOUR prospects from more than a dozen countries around the world and is a member of the International Federation of PGA Tours. It operates tournaments in every major Canadian market as well as a series of events in the United States and Mexico including the Mexican PGA Championship.

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About the National Junior Golf Academy

The NJGA gives opportunities to children and youth growing up in the high-risk economically challenged neighbourhood of Jane and Finch and addresses delinquency. Operating out of the Driftwood Community Centre, our core enrolment is 50 youth with an additional waiting list. The program is conducted year round and is designed to break down socio-economic barriers by using golf as a force for good, giving youth a better alternative and preparing them to achieve their full potential.

Contact

John Berkovich, Canadian Professional Golf Tour
1-877-226-8687
john@cantour.com



CANADIAN SENIORS LOSE \$6 MILLION ANNUALLY TO FRAUDULENT MARKETING AND FINANCIAL SCAMS

Capital One joins forces with SeniorBusters to help seniors spot fraud and fight back.

Toronto, ON (Aug 7, 2008) – According to the most recent data from SeniorBusters, thousands of elderly Canadians are victimized by financial fraud each year. Mail, telephone and online scams have left many seniors with significant monetary losses, often depleting their life-savings. Capital One Canada has joined forces with SeniorBusters to raise awareness about the prevalence of these crimes and help educate and protect seniors from fraud.

"Education and helping to build a heightened awareness about these kinds of crimes is critical to protecting older citizens in our communities and preventing fraud," said Pam Girardo, spokesperson for Capital One Canada. "We are delighted to see that we have helped SeniorBusters expand their efforts to educate seniors about the real dangers lurking in their own communities. We hope this knowledge will empower seniors and prevent them from falling victim to these predators."

Capital One's financial support to SeniorBusters is helping them purchase much needed equipment to enable expanded outreach efforts. SeniorBusters is the volunteer component of PhoneBusters, the Canadian Anti-Fraud Call Centre jointly run by the Royal Canadian Mounted Police (RCMP), the Ontario Provincial Police, and the Competition Bureau Canada. SeniorBusters, which is staffed by retired seniors who volunteer to help other seniors, uses a hands-on approach and direct community outreach.

"We see that the fraudsters prey on the fact that seniors are often lonely, lacking family support, and are sometimes additionally vulnerable as a result of Alzheimer's or similarly impairing illnesses," said Sgt. Debbie Bell, an Ontario Provincial Police Officer with SeniorBusters. "The fact that our volunteers are themselves seniors helps break down barriers when communicating with victims. This approach generally makes seniors more comfortable with reporting the crime and it facilitates raising awareness of the many scams out there."

Fraudsters are increasingly innovative, employing a broad range of scams to rip-off seniors. Identity theft topped the list in 2007 with a reported \$6,421,952 lost, followed by the "Nigerian Letter" scam (where a fictitious high-ranking person in a foreign country tries to enlist help moving a large sum of money out of their country into the victim's bank account) which claimed \$4,935,030, investment scams, which accounted for an additional \$3,553,320 lost, and scams offering phony prizes, which generated losses of \$3,506,289.

"The number of scams designed to take advantage of consumers, particularly seniors, is increasing," added Girardo. "Seniors and others can help protect themselves from financial fraud by carefully protecting their personal information including credit card, bank account and Social Insurance Numbers."

Age Range	Number of Victims (CND/US)	(Annual) Average Loss Per Victim	(Annual) Total Loss For Age Range
50-59	1680	\$5,116.42	\$8,595,593.57
60-69	990	\$7,737.58	\$7,660,202.49
70-79	875	\$7,918.20	\$6,928,425.82
80-89	589	\$9,351.74	\$5,508,172.27
90-99	64	\$29,228.98	\$1,870,654.67

Phonebusters also stresses that while identity theft and other forms of financial fraud affect individuals, there is also an impact on government, business, and the general public. The challenge of thwarting this type of crime is further complicated by the fact that identity theft is often coordinated nationally and/or internationally. In light of this, the RCMP is working with other law enforcement agencies, other sections of the Government of Canada, the provinces, territories and private industry to fight this growing trend. Individual Canadians are urged to be proactive in fighting identity fraud.

"Everyone must be vigilant in protecting themselves against loss of their personal and financial information," said Cpl. Louis Robertson, an RCMP officer with PhoneBusters.

Capital One Canada also offers tips for seniors to help guard against identity theft and fraud:

Don't be afraid to say 'no'.

Be careful when you 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 and never sign contracts that have blank lines or spaces in them.

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

If you suspect or know you are a victim of fraudulent scams (including: telemarketing fraud, advanced fee fraud, and identity theft) contact your local police service, report fraud online through www.recol.ca or call The Canadian Anti-Fraud Call Centre (formerly PhoneBusters) at 1-888-495-8501.

For a copy of Capital One's Guide to Protecting Yourself from Identity Theft, visit www.capitalone.ca/fraud.

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About PhoneBusters and SeniorBusters (www.phonebusters.com)

The Canadian Anti Fraud Call Centre (CAFCC) was established in January 1993 by the Ontario Provincial Police (OPP) as Project PhoneBusters and is today jointly operated by the Royal Canadian Mounted Police, the OPP and the Competition Bureau Canada. CAFCC is a national call centre where Canadians can report mass marketing fraud and identity theft complaints. SeniorBusters presently consists of more than 60 volunteer members over the age of 50. These volunteer members work to reduce the level of fraudulent telemarketing against seniors. They contact family members, local police agencies, elder abuse committees, and will provide the seniors with the necessary tools to effectively fight this crime.

Contact

RCMP Cpl. Louis Robertson, PhoneBusters
705-494-3182

Ontario Provincial Police Sgt. Debbie Bell, SeniorBusters
705-494-3628

Pam Girardo, Capital One
703-720-2351
pam.girardo@capitalone.com



POST-SECONDARY STUDENTS IN NEED OF MONEY MANAGEMENT 101

Capital One survey finds students concerned about lack of funds, but making basic financial mistakes that cost them cash.

Toronto, ON (August 21, 2008) – Most Canadian post-secondary students are working hard this summer - with nearly 80 percent (79.7 percent) taking on summer jobs – and the majority (71 percent) planning to use their hard-earned cash to help pay for living expenses and tuition in the coming school year. However, according to Capital One Canada's back-to-school survey, nearly 60 percent of the students surveyed (59.6 percent) are still worried about having enough money to last them through the school year. In fact, some students said they make some big (and surprising) sacrifices to get by:

Fifty-three percent said they dip in to savings to cover every day expenses

Thirty-six percent said they skip meals to save money

Twenty-four percent said they forego medication, dental visits or other medical treatment

Eleven percent said they sometimes wear dirty clothes when they can't afford a visit to the laundromat

Despite the worries about not having sufficient cash to cover school year expenses, the survey revealed that many students are not using basic money management skills to help make ends meet. More than half (51 percent) of students do not develop a budget and stick to it, and forty percent do not track their daily purchases. The survey also showed that saving their summer earnings is not a priority. Forty-six percent of students are saving less than half of their summer earnings for the upcoming school year, and more than one in ten (12.8 percent) are not saving any of their summer earnings at all.

"Going to college and university is a stressful time, and worrying about your finances on top of your studies can add another incredible burden to students. That's why it is more important than ever for young people to learn the basics about money, budget management, and the difference between needs versus wants," said Laurel Ostfield, spokesperson for Capital One Canada. "Our survey reveals that some of the most basic money management techniques are not being used by students, such as developing a budget, tracking your expenses and having the discipline to stay within your budget limit."

Daily expenses take a toll, with students reporting that they generally overspend on restaurants (45.2 percent), groceries (44.4 percent), alcohol (32.9 percent), clothes (32.7 percent), and transportation (25.18 percent).

While economic challenges, like higher gasoline and food prices, may be compounding students' financial woes, the survey also indicates that many students are making some financial mistakes that can be costly. For example:

Eighty-two (82) percent of students do not review their credit score annually.

Fifty-three (53) percent of students dip into savings to cover everyday expenses.

Thirty-nine (39) percent of students do not pay more than the minimum amount on loans every month.

Fifteen (15) percent of students do not make their payments on time every month.

Sixteen (16) percent of students exceed their credit limit.

Seventeen (17) percent of students borrow money to pay off another debt or loan.

Students may not be the only ones to blame. Half of the students surveyed (50.4 percent) said they learned how to manage their finances from their parents, while only 1.8 percent said that they learned about financial management at school. Just over forty percent (41.2 percent) said they taught themselves how to manage their finances.

"We have students who come to us for credit counseling services on a regular basis. Unfortunately, by the time they come to see us, they are usually deep into debt and creditors are knocking at their door," says Elena Jara, creditor relations specialist and education coordinator for Credit Canada. "This time of year is a great time to sit down with your children and discuss finances. Teens are eager to learn about money management and they want to learn about it from their parents."

After all, what is the first thing that students do when they run out of money during the school year? Ask their parents of course. Almost twice as many students (43.4 percent) would rather ask their parents than get a job (22.1 percent).

Money Management Tips

To help you stay fiscally fit, Capital One offers the following advice to students:

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 every day 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.econsumer.equifax.ca).

Pay more than the minimum due. When you can, 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 and may even provide you with valuable rewards.

Do NOT ...

Pay bills late.

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. For more tips and advice, visit www.capitalone.ca)

Survey Methodology

For the Canadian Back to School Study, Braun Research was engaged to conduct 502 interviews with men and women throughout Canada who are 18-25 years of age and were planning to attend post secondary school in the fall. All respondents were emailed using a random sample of panelists. Surveys were conducted online from July 18th - July 25th, 2008. The margin of error for the study is plus or minus 4.4 percentage points. Interviews were verified under separate email to determine truthful screening.

Sampling for this study was conducted using a panel of pre-selected, opted-in Canadian residents between the ages of 18 and 25 who were screened whether or not they were college bound this coming fall. All interviews were conducted using Braun Research's proprietary online software.

Statistical weights were designed from statistics from the Ministry of Education www.edu.gov.on.ca/eng and the Canadian National Census www.censusfinder.com/Canada-census-records.htm About Capital One

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NO HASSLE REWARDS™ FROM CAPITAL ONE MEANS NO SURPRISES FOR CANADIANS

New rewards products challenge the status quo.

Toronto, ON (September 18, 2008) – Capital One Canada launched two new No Hassle Rewards products today to expand their existing suite of rewards products. The No Hassle Miles Plus Platinum MasterCard and No Hassle Cash Back Plus Platinum MasterCard offer rich rewards without the surprises commonly found in other rewards programs.

"We know Canadians earn rewards and then are frustrated by unanticipated fees, blackout dates and other restrictions they encounter when they're trying to redeem them," said Bill Cilluffo, president, Capital One Canada. "We now offer four rewards products that provide rewards consumers can actually use."

The No Hassle Rewards products from Capital One offer rewards that are easy to redeem, have no hidden redemption fees and no travel restrictions. There's no limit to how many rewards customers can accumulate and rewards never expire.

The new Capital One No Hassle Rewards products announced today include:

The new No Hassle Miles Plus Platinum MasterCard offers two reward miles for every dollar spent on purchases. Customers can fly on any airline at any time, and have the freedom to book travel anyway they choose. Plus rewards can be used to pay for travel taxes. In addition to airline tickets, rewards can be redeemed for cash, merchandise and gift cards.

The new No Hassle Cash Back Plus Platinum MasterCard offers up to 2% cash back on purchases. Rewards can be redeemed in the form of a cheque or statement credit any time once the rewards balance reaches \$15.

These two new products complement the existing No Hassle Rewards cards from Capital One, which include the Miles Platinum MasterCard, that has the same features as above, but offers one reward mile for every dollar spent on purchases and no annual fee. Likewise for the Cash Back Platinum MasterCard, which offers up to 1% cash back on purchases and no annual fee.

"People have enough stress in their lives and the last thing they need is hassles when redeeming their rewards," said Cilluffo. "Our motivation is our customers and we're proud to be offering products that suit their needs." For more information about the new No Hassle Rewards Cards, visit www.capitalone.ca.

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'MONKEY SEE, MONKEY DO,' AS TEENS ADOPT THEIR PARENTS' APPROACH TO MONEY MATTERS

Gaps in financial education persist even during harsh financial times; Credit Education Week to bring awareness and tools to the forefront.

Toronto, ON (October 30, 2008) – A recent national survey of parents and their teens found that parents are not passing the grade when it comes to teaching their teenagers about money. The study, commissioned by Credit Canada, revealed that only 14% of parents are taking the time to provide an in-depth explanation to their teens about the importance of saving money, different saving vehicles and the benefits of each.

The study - released in conjunction with Credit Canada's and Capital One's Second Annual Credit Education Week - also revealed that teenagers are either mimicking, or in some cases, far exceeding their parents' poor money management behaviors. For example, the study found:

Budgeting:

Only 56% of **parents** set a budget for themselves and try to stick to it, while a mere 25% of **teenagers** are adopting this budgeting behavior

Saving:

Only 33% of **parents** think saving money is important and consistently save every month, while only 20% of **teenagers** do the same "We are poised to have another generation unprepared to manage their money and save for their futures because nobody is taking the time to properly explain all the basics of money management to them," said Laurie Campbell, Executive Director of Credit Canada. "The next generation will be as ill-equipped to deal with their finances as their parents if we don't start taking the responsibility of teaching our children the basics about money more seriously."

In fact, financial education has never been more urgent. According to the 2007 Vanier Institute's study entitled The Current State of Canadian Family Finances, household incomes are rising but debt has risen seven times faster since 1990.

"Financial education is the key to giving our teenagers the tools they need to succeed in these turbulent economic times," said Bill Cilluffo, president, Capital One Canada. "This year's Credit Education Week promises to address this alarming gap so future generations learn how to manage their money wisely."

With the added volatility of our current economy, learning how to effectively manage your money has become even more critical. That is why Credit Canada and Capital One have partnered together to present the second annual Credit Education Week. **Credit Education Week** is a national event created to empower the public to make wise financial choices. This year, the event focuses on improving the financial literacy of teenagers and helping parents teach their children more effectively.

Credit Education Week kicks-off on **November 17th** with a high school presentation by comedian James Cunningham of Funny Money, a program that delivers a powerful financial message to youth using humour. The event culminates on November 20th with a speaker series and trade show event that will be open to the public. Additional research findings and information will be made available along with innovative financial management tools and comprehensive online money management information for youth and adults.

For more detailed information and a schedule of activities, visit www.crediteducationweekcanada.com.

About the Survey

These are the complete findings from a Torque Customer Strategy conducted on behalf of Credit Canada. The on-line survey was completed with parents and their teens between August 27th and September 9th, 2008. In total, 407 survey responses were collected from parents and 407 survey responses were collected from teenagers, with equal distribution across the 4 major regions in Canada. The margin of error for the combined statistics (parents and teenagers) is +/- 3.43% 19 times out of 20. Individually, the margin of error is +/- 4.86% 19 times 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 member of the Ontario Association of Credit Counselling Services and a Charter Member of Credit Counselling Canada.

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Contacts:

Laurie Campbell, Credit Canada
416-228-2526
lcampbell@creditcanada.com

Laurel Ostfield, Capital One Canada
416-549-2753
laurel.ostfield@capitalone.com



FINALLY... A REWARDS CARD FOR TRUE CURLING FANATICS

New card from Capital One is the first in Canada to offer unique curling experiences.

Toronto, ON (November 07, 2008) – Capital One is launching a new rewards card for Canada's curling fans. The Curling Platinum MasterCard will allow enthusiasts to redeem their rewards for all things curling, including gear and merchandise, and is the first in Canada to offer unique curling experiences.

In addition to Capital One's standard rewards options such as miles and cashback, fans will be able to redeem for a variety of curling rewards, including the opportunity to be an honorary scorer at an event or have a clinic with a professional curler. Cardholders also will be able to combine their reward miles with other Capital One customers. This new feature will allow groups of customers to work together to redeem faster for these exciting curling events.

"Curling is quintessentially Canadian and it is about time its fans are rewarded for their support," said Ian Cunningham, Chief Operating Officer, Capital One Canada. "Not only will cardholders enjoy a rewards program that is easy to use, but they also will be able to further indulge in their love of curling."

The Curling Platinum MasterCard is the latest addition to the Capital One suite of No Hassle Rewards cards that offer rewards that are easy to redeem, have no hidden redemption fees and no travel restrictions. There's no limit to how many rewards customers can earn and rewards never expire. Cardholders also will be able to redeem their rewards for travel, merchandise and cash in addition to curling specific rewards.

"This is great news for curling and its incredibly dedicated fan base," said Kevin Martin, 2008 World Curling Men's Champion. "This is truly a first for Canadian curling and we look forward to seeing enthusiasts get in the game."

"The Curling Platinum MasterCard is one-of-a-kind, just like Canadian curling fans," said Jennifer Jones, 2008 World Curling Women's Champion. "Curling is my passion and I'm glad that Capital One will help bring that passion to life for some lucky curling fanatics."

The Curling Platinum MasterCard offers one reward mile for every dollar spent on purchases, 5,000 bonus rewards miles on the first purchase and no annual fee.

This is the latest evolution of Capital One's sponsorship of the Capital One Grand Slam of Curling. 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 boast Canada's deepest and strongest curling fields. Capital One signed on as title sponsor in 2007 and remains committed to developing and promoting the sport of curling. Last year, the company developed the School of Rocks program, an interactive grassroots clinic designed to give local students the opportunity to receive expert tips and advice from Canada's top players. Capital One also helped establish curling's first Million Dollar Button Contest which premieres in November.

For more information about the new Curling Platinum MasterCard, visit www.capitalone.ca/curlingcard.

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CREDIT EDUCATION WEEK 2008: TEENS TALK ABOUT MONEY

Survey finds teens are more interested in financial education than their parents think!

Toronto, ON (November 17, 2008) – Today, Credit Canada and Capital One Canada launched the second annual Credit Education Week to more than 800 high school students from SATEC @ W.A. Porter Collegiate Institute. The SATEC students were the perfect audience for the money management message. According to a recent survey by Credit Canada, 97% of teens are interested in learning about money management, yet only 13% indicated that they know a lot about the subject. Credit Education Week 2008 seeks to address this knowledge gap by teaching teens to save properly and budget consistently to avoid a debt-filled future.

"I think it is very important to manage my money. I am only just learning the basics now but I know I have a long way to go," says Jasheta Govindarajan, a Grade 12 student from SATEC @ W.A. Porter Collegiate Institute. "I've tried the new PiggyPal budget tracker and I think it is an awesome way to show me how much I spend every day and how to save for my future."

Joined by the Honourable Harinder Takhar, Minister of Small Business and Consumer Services, Credit Canada and Capital One introduced innovative and interactive tools designed to help teens – and their parents and teachers – take control of their finances.

"Teenagers are eager to learn – all they need is some inspiration," said Bill Cilluffo, President, Capital One Canada. "Our hope is that, using these tools, parents and teachers can work with teens to develop budgets and test their money management skills and financial judgment. Everything they learn now also better prepares them for financial decision-making as adults."

The event introduced a new interactive budget tracker called **PiggyPal.ca** that can be downloaded onto a mobile phone to help keep spending under control. The students also played an **on-line trivia game** developed to help teenagers learn the basics of money management in a fun, competitive way – at home or in the classroom. The launch event concluded with an entertaining presentation by comedian James Cunningham of Funny Money Inc., who delivered a powerful message about the importance of understanding finances.

"Teens are telling us that they want to learn about money, but they want it to be fun and interactive," said Laurie Campbell, Executive Director, Credit Canada. "Almost every teenager has a mobile device or access to the Internet. By putting the technology in their hands with the budget tracker and the online game, we are empowering teenagers to take responsibility for their own financial future."

Financial education for teens is greatly needed. According to the Credit Canada survey:

How to save money' is the most important topic for teens, but unfortunately, only 14% of parents are actually providing an in-depth explanation of ways to save money to their teenagers.

70% of parents are willing to top up their teenagers' allowances on command, preventing their teens from learning the value of money. Teenagers indicate that the top three preferences to learning about money and finances are: taking a class in school (ranked #1); using an interactive tool with parents (ranked #2) and using an interactive tool with friends (ranked #3).

Credit Education Week runs until **November 20th**, concluding with a popular speaker series from renowned financial experts and a trade show event that will be free to the public.

For more detailed information and a schedule of activities, visit: www.crediteducationweekcanada.com.

About the Survey

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HIGHLIGHTS OF THE 2008 CREDIT CANADA SURVEY

Some teenagers have even worse money management habits than their parents:

Of the 33% of parents who consistently save money every month, only 41% of their teenagers followed the same behavior of their parents.



Overall, only 20% of teenagers save money and do it consistently every month.

While 56% of parents set a budget and try to stick to it, only one-quarter of teenagers (25%) set a budget and try to stick to it.

Many parents are not teaching their children the fundamentals of money management:

Only 14% of parents indicate that they have provided an in-depth explanation to their teenager about the importance of saving money, different saving vehicles, and the benefits of each.

70% of parents are willing to give their teenager money as they need it or top up their set allowances.

A significant gap exists between what parents think they are teaching their teens and what teenagers are actually learning: 88% of parents teach their teenagers about debit cards; however, only 45% of teenagers indicate they have a strong understanding of it. 89% of parents teach their teenagers about savings accounts; however only 39% of teenagers indicate that they had a strong understanding of how to use a savings account.

68% of parents teach their children how to use credit cards; however, only 18% of teenagers say they have a strong understanding of how to use one.

Parents may overestimate the impact of teachers when it comes to teaching money management to their teens:

61% of parents say that teachers have a strong or very strong impact on teenager's knowledge of money; however, only 40% of teenagers indicate that their teachers taught them something about money.

Teens prefer interactive learning for money matters:

Teenagers indicate that the top three preferences to learning about money and finances are: taking a class in school (ranked #1); using an interactive tool with parents (ranked #2) and using an interactive tool with friends (ranked #3).

Contacts:

Laurie Campbell, Credit Canada
416-228-2526
lcampbell@creditcanada.com

Laurel Ostfield, Capital One Canada
416-549-2753
laurel.ostfield@capitalone.com



OVER 41 MILLION ABANDONED ONLINE ACCOUNTS ARE VULNERABLE TO ID THEFT AND FRAUD

Capital One Canada advises holiday shoppers to be mindful of the personal information they share online.

Toronto, ON (December 9, 2008) – A new survey by Capital One Canada shows that, while more than two-thirds (69%) of Canadians are concerned about the safety of their personal information online, Canadian adults have an average of nine online accounts – from shopping and email to social networking and dating sites- where they share personal information and potentially increase their risk of identity theft. The survey also reveals that on average, two of those online accounts have not been used in the last year, translating into approximately 41 million inactive accounts.

"Our survey shows that two out of three people (67%) have not proactively closed down old online accounts and profiles," said Laurel Ostfield, spokesperson for Capital One Canada. "Opening an online account requires personal information such as names, addresses, dates of birth or telephone numbers. As more and more people shop and communicate online, it's important for everyone to think about how and where they are sharing this type of personal information. The more people divulge and leave online, the greater the potential threat for fraud and identity theft."

Canadians appear to be neglecting these inactive accounts primarily due to a lack of awareness or carelessness. For example, twenty-eight (28%) of online Canadians did not know it was necessary to close an inactive account, 23% forgot about their account all together, and 15% forgot their password.

The survey also found that nearly three quarters (73%) of Canadians are concerned about becoming a victim of identity theft, but many are not taking simple steps to protect themselves. For example:

20% of Canadians rarely/never look to see if a website is secure before purchasing an item online

72% of Canadians rarely/never review their credit bureau report

One in three Canadians (33%) always/sometimes throw debit or credit card receipts in the recycling bin

12% of Canadians rarely/never check their credit card statements for unexpected or incorrect charges

"Online commerce is increasingly important to the economy and to consumers," said Dr. Milena Head, associate dean, McMaster University and a leading expert on identity theft. "An identity fraudster can obtain someone's personal information and apply for loans and various other financial products using this stolen information. Everyone has a role to play in securing personal information online, including consumers, retailers and governments. Canadians need to take responsibility by taking the appropriate precautions to protect their privacy on the Internet."

To offer an added level of protection, Capital One Canada customers can sign up for Alerts, a complimentary feature available through Capital One's Online Banking site. An email or text message is sent immediately if a large transaction is charged to the customer's card or if the card is being used outside of Canada.

Capital One also recommends that Canadians remain vigilant about the information they share online and take a few key precautions to protect themselves when shopping on the Internet:

Look for signs that a website 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 website's URL address should change from http to 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.

For more information on how to protect yourself from identity theft, visit www.capitalone.ca.

About the Survey

These are the findings of a poll conducted by Ipsos Reid, on behalf of Capital One, from November 3 to November 7, 2008. This online survey of 1049 Canadian adults was conducted via the Ipsos I-Say Online Panel, Ipsos Reid's national online panel. An unweighted probability sample of this size, with a 100% response rate, would have an estimated margin of error of +/- 3.1 percentage points, 19 times out of 20, had the entire adult population of Canada been polled. For more detailed information about the survey, go to www.ipsos-na.com/news/pressrelease.cfm?id=4195.



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Laurel Ostfield, Capital One

416-549-2753

laurel.ostfield@capitalone.com

