

## GUELPH'S ALMA LAIDLAW WINS \$1,000 IN CAPITAL ONE MILLION DOLLAR BUTTON CONTEST.

Winnipeg, MB (January 24, 2010) – Alma Laidlaw, 63, of Guelph, ON, won \$1,000 in the finals of the *Capital One Million Dollar Button* contest today at the MTS Centre in Winnipeg, MB after her rock stopped inches from the rings.

"It was a lot harder not having a practice shot," said Laidlaw following her throw. "It was hard to know what weight to throw but the whole experience has been a fabulous opportunity."

As the national finalist of the *Capital One Million Dollar Button* contest, Laidlaw had just one opportunity to cover the button for \$1 million (CDN).

Laidlaw's \$1 million attempt aired live on CBC Television during the fourth end break of the BDO Classic Canadian Open championship game between Kevin Martin and Glenn Howard.

Laidlaw advanced to the finals of the *Capital One Million Dollar Button* contest yesterday after emerging from a pool of six semi-finalists when her rock landed 63.5 inches / 161.3 centimetres from the button – the closest of all the competitors.

During the finals of the *Capital One Million Dollar Button* contest, Laidlaw had an opportunity to win \$100,000 (CDN) if the rock touched any part of the button. Alternatively, \$25,000 (CDN) would have been awarded if the rock touched the four-foot circle. A prize of \$10,000 (CDN) would have been awarded if the stone touched the eight-foot circle while a rock that touched the 12-foot circle was worth \$5,000 (CDN). A throw that did not land on any of the rings was worth \$1,000 (CDN). Full contest details are available at [www.capitalone.ca/button](http://www.capitalone.ca/button).

Last year, Ron Trottier of Osoyoos, BC came within 35 inches / 89 centimetres of winning \$1 million after his shot slid just past the button. Trottier's shot was good enough to earn him \$10,000 (CDN) as the inaugural finalist of the *Capital One Million Dollar Button*.

The *Capital One Million Dollar Button* is Canada's first ever million dollar curling contest.

### 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 Financial Corporation of McLean, Virginia (NYSE: COF). Capital One is committed to promoting curling through the title sponsorship of the Capital One Grand Slam of Curling and the Women's Curling Championship.

### About CBC Sports

Providing Canadians with unparalleled coverage of both amateur and professional sports including the Capital One Grand Slam of Curling, CBC Sports is home to CBC's Hockey Night in Canada, comprehensive FIFA coverage including the 2010 FIFA World Cup South Africa; Championship Figure Skating; Toronto Raptors Basketball; Major League Soccer; Championship Show Jumping from Spruce Meadows; Rogers Cup Tennis; Championship Snowboarding and Speed Skating; GMC Alpine Ski Series; CBC Sports Weekend and more. For comprehensive coverage including broadcast schedules, visit [CBCSports.ca](http://CBCSports.ca).

### About iSport Media and Management

iSport Media and Management is Canada's leading athlete, digital media and event sponsorship company. iSport specializes in:  
World class athlete representation in marketing, media and sponsorships

Leading edge digital media strategies and operations

Event development, execution and sponsorship sales

Sport Federation sponsorship sales and strategic counsel

For more information visit [www.isportmedia.com](http://www.isportmedia.com).



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## CANADIANS CAN ENTER TO WIN \$20,000 FROM CAPITAL ONE TO BE DONATED TO THE CHARITY OF THEIR CHOICE

### **Charity Fraud Awareness Quiz launches today as part of Fraud Prevention Month.;**

Toronto, ON (March 1, 2010) – A recent survey conducted by Capital One in partnership with CanadaHelps, found that 51% of Canadians were concerned about being a victim of a fraudster representing a false charity, and 18% of Canadians have been a victim or know someone who has been a victim.

To educate the public about charity fraud, Capital One and CanadaHelps are teaming up during Fraud Prevention Month to launch the Charity Fraud Awareness Quiz. This quiz will help participants identify the signs of charity fraud and hopefully avoid these malicious schemes.

“Our partnership with CanadaHelps allows us to reach out to the non-profit sector to share best practices on proper storing and handling of personal financial information,” said Laurel Ostfield, spokesperson, Capital One Canada. “All of these efforts help us to educate Canadians about the risks of charity fraud, so they can donate safely to legitimate causes that support our communities.”

The online Charity Fraud Awareness Quiz is designed to inform Canadians about the risk of charity fraud and how to prevent it. Accessible at [www.canadahelps.org](http://www.canadahelps.org), every participant who completes the quiz will be eligible to enter into a draw to win a \$20,000 grand prize donation, or one of \$1,000 weekly donations from Capital One, to be made to the winner's charity of choice. The Charity Fraud Awareness Quiz runs from March 1-31, 2010.

“The worst thing about charity fraud is that it affects the reputation of legitimate charities, those doing essential work in our communities, nationally and around the globe,” said Owen Charters, Executive Director, CanadaHelps. “These legitimate organizations cannot afford to lose the trust of generous Canadians. All Canadians should take the Charity Fraud Awareness Quiz to recognize the signs of charity fraud and help put an end to these types of crimes.”

In addition to the quiz, Capital One and CanadaHelps are offering two one-hour webinars for charitable organizations to learn about the threat of charity fraud and what steps they can take to prevent it. The webinars will feature a panel discussion with an RCMP Anti-Fraud officer, the Executive Director of CanadaHelps, and a fraud expert from Capital One.

Capital One and CanadaHelps offer the following tips:

**Make sure the charity is registered with the Canada Revenue Agency (CRA)** and provides you with their charitable registration number. CanadaHelps.org only lists charities registered with the CRA.

**Ask to see a charity's financial statements.** These should be readily available to anyone who asks and give you a sense of how the charity spends their money.

**Understand the impact the charity has and what difference they make in the community.** Charities should be able to give you clear outcomes of the programs or services they provide.

**Research the causes you want to support and how much of your budget you want to donate to charity.** You will feel less pressured to give when solicited if you have already planned your giving.

**Avoid any charity that pressures you into making a donation** or isn't open to sharing more information about their organization.

### **About the Charity Fraud Awareness Quiz**

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## REACH FOR THE RAINBOW TEAMS UP WITH CAPITAL ONE TO REVIVE THE ULTIMATE CHARITY GOLF CHALLENGE

Toronto, ON (March 15, 2010) – On Monday, March 15, 2010, Reach for the Rainbow and Capital One announced the launch of the Capital One Ultimate Charity Golf Challenge, a two-day golf tournament to help raise awareness and funds in support of children and young adults with physical and or developmental disabilities.

Due to the current economic climate and the loss of long-standing corporate sponsor BMW Group Canada, Reach for the Rainbow would have seen a shortfall of \$200,000 without the tournament, which has been held for the past twelve years. Without the support of Capital One, this would have meant a decrease in close to 140 children and youth with disabilities being integrated through Reach for the Rainbow's recreational opportunities this summer across Ontario.

### **Capital One Ultimate Charity Golf Challenge**

**Date:** July 27-28, 2010 (Tuesday-Wednesday)

**Destination:** Fox Harb'r Golf Resort & Spa, Wallace, Nova Scotia

**Fee:** \$2,999 per golfer

**Live/Silent Auction:** More than \$100,000 in auction product and vacations

Reach for the Rainbow provides integrated opportunities and promotes an environment where children can mature with their peers – one which encourages acceptance, awareness and compassion. Reach for the Rainbow envisions a future where all children with disAbilities are able to fulfill their dreams. Reach for the Rainbow thanks all their sponsors and is especially grateful for the assistance of Capital One in this critical time for the charity.

To support the cause and/or register for the Capital One Ultimate Charity Golf Challenge please visit: [www.reachfortherainbow.ca](http://www.reachfortherainbow.ca).

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## LOCAL PHILANTHROPIST DONATES HER \$1,000 WIN FROM CAPITAL ONE TO GABRIOLA HEALTH CARE FOUNDATION

### Winner is a participant in the Charity Fraud Awareness Quiz as part of Fraud Prevention Month

Toronto, ON (March 19, 2010) – Capital One and CanadaHelps are pleased to announce that Jean Wyenberg is the weekly \$1,000 winner of their Charity Fraud Awareness Quiz. A local Gabriola Island resident, Ms. Wyenberg chose to donate the prize money to the Gabriola Health Care Foundation.

“There are many dedicated people on Gabriola Island who are working hard to raise money for a local health clinic,” says Jean Wyenberg. “We are an island of approximately 4,000, with a mix of working people, families and retirees who would like to live in this vibrant community for as long as possible. The Gabriola Health Care Foundation is doing very important work and through their efforts, residents will soon be able to receive emergency or immediate medical attention when they need it.”

The Gabriola Health Care Society is a small non-profit organization whose mission is to improve healthcare on Gabriola Island. The Society named 2010 the “Year of the Clinic,” with the community working towards raising enough money by the end of the year to build a permanent health clinic on the island.

“The Gabriola Health Care Foundation is delighted to receive Jean’s generous donation of \$1,000 made possible by the CanadaHelps/Capital One Charity Fraud Prevention Campaign,” states Brenda Fowler, Chair of the Gabriola Health Care Society/Foundation. “The Foundation is raising one million dollars to build a community-owned emergency treatment and medical clinic. Thanks to this contest and supporters like Jean, we are one step closer to achieving that goal.”

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“This quiz about charity fraud, run by Capital One and CanadaHelps, is a great initiative and it is fantastic that I am able to give my winnings to such a worthwhile cause,” said Ms. Wyenberg.

To protect yourself from becoming a victim of charity fraud, Capital One and CanadaHelps offer the following tips:

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## FORMER HALIFAX RESIDENT DONATES HER \$1,000 WIN FROM CAPITAL ONE TO IWK HEALTH CENTRE FOUNDATION

### Winner is a participant in the Charity Fraud Awareness Quiz as part of Fraud Prevention Month

Toronto, ON (March 25, 2010) – Capital One and CanadaHelps are pleased to announce that Allison Eisner is the weekly \$1,000 winner of their Charity Fraud Awareness Quiz. Even though Ms. Eisner left Halifax in 2008, she chose to donate her prize money to the IWK Health Centre Foundation due to her continued dedication to the Maritimes.

"The IWK Health Centre Foundation is integral to the overall functioning of the IWK Health Centre," says Allison Eisner. "Without the support of the Foundation, many of the IWK Health Centre's services could not be offered. I decided to support this charity because I have personally seen through three different perspectives the incredible work that the IWK Health Centre can do: as a child seeking treatment, a student conducting research, and a volunteer looking to help out. The IWK Health Centre Foundation is well deserving of this donation and I know they will continue to do amazing things for Maritime families."

The IWK Health Centre Foundation exists to ensure patients receive excellent care, both inside the IWK and in their home communities, by funding the equipment, programs, and people that government does not. The IWK Health Centre is a tertiary care facility serving children, youth, and women in the Maritime region of Canada. Established in 1996, the IWK Foundation relies on the generosity of donors from every corner of the Maritimes and beyond.

"We are thrilled that Allison participated in the Charity Fraud Awareness Quiz and selected the IWK Health Centre Foundation as the recipient of this generous donation from Capital One," says Robbie Shaw, President and CEO, IWK Health Centre Foundation.

"Awareness initiatives, like this one, show the importance of making sound, well-researched decisions about what charities to support and how well-directed donations have an amazing impact on people and organizations in need."

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## CAPITAL ONE DONATES \$2,000 TO NUU RAIN THANKS TO TWO NIPAWIN RESIDENTS

### **Winners are participants in the Charity Fraud Awareness Quiz as part of Fraud Prevention Month.**

Toronto, ON (April 8, 2010) – From the thousands of individuals who participated in Capital One and CanadaHelps' Charity Fraud Awareness Quiz, two of the weekly \$1,000 winners are from Nipawin. Gary Armstrong won the weekly prize draw on March 22, while Janice Reese's name was drawn on March 29. Both winners chose to donate their winnings to the local Nipawin charity, Nu Rain.

"I chose Nu Rain as my charity because this group works very hard to support women in Thailand with HIV/AIDS who have been banished from their homes and have nowhere to go," says Janice Reese. "These women are as grateful for Nu Rain as I am."

"Nu Rain has been making a positive difference by providing love, hope, safety and various methods of support," states Gary Armstrong. "The founders, Ray and Bonnie Emery are fully committed to this cause."

Located in Nipawin, Nu Rain Inc. is a non-profit organization with a goal to provide food, clothing, medical care, and income generating skills to Thailand women who have contracted HIV/AIDS and have been rejected from their communities. Since 2005, Nu Rain has been providing a transition home and a supportive environment to these women as they re-establish their lives.

"Canadians are very generous, and educating them on charity fraud will help them make informed decisions so they can give safely, especially during this time of economic downturn when donations are so important," says Ray Emery, Co-founder and Board President of Nu Rain Inc. "We greatly appreciate Gary and Janis' support. Both donations will be used to purchase land in Chiang Mai, Thailand, to build a permanent home for abandoned women who suffer from HIV/AIDS."

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## CAPITAL ONE DONATES \$20,000 TO THE CANADIAN BREAST CANCER FOUNDATION IN HONOUR OF CORAZON RIVERA CUI

### Winner is a participant in the Charity Fraud Awareness Quiz as part of Fraud Prevention Month.

Toronto, ON (April 20, 2010) – Capital One Canada and CanadaHelps are pleased to announce that Carla Cui is the \$20,000 grand prize winner of the 2010 Charity Fraud Awareness Quiz. Courtesy of Capital One, Carla is donating her winnings to the Canadian Breast Cancer Foundation in honour of her mother, Corazon Rivera Cui, whom she tragically lost to breast cancer over ten years ago.

"I am so happy to have won this donation - thank you to Capital One and CanadaHelps from the bottom of my heart," said Carla Cui. "Till the very end, my Mom and my family hoped that there would be a cure, not only for her, but for everyone that has or had it. We were living in B.C. at that time and I remember the BC Cancer Agency had a goal of finding a cure by the year 2000 ... sadly to this day, there isn't one yet."

The Canadian Breast Cancer Foundation is the leading national volunteer-based organization in Canada dedicated to creating a future without breast cancer. Established in 1986 by a dedicated group of volunteers, the Foundation works collaboratively to fund, support and advocate for: relevant and innovative research, meaningful education and awareness programs, early diagnosis and effective treatment, and a positive quality of life for those living with breast cancer.

"The Canadian Breast Cancer Foundation is grateful to have been selected as the charity of choice in memory of Corazon Rivera Cui and to receive this generous donation from Capital One," said Cheryl Hodder, Chair, National Board of Directors for the Canadian Breast Cancer Foundation. "We commend Capital One and CanadaHelps for their work in increasing public awareness about charitable accountability and donor transparency. This contribution will help the Foundation continue to invest in innovative research, education and awareness initiatives towards the Foundation's vision of creating a future without breast cancer."

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## CAPITAL ONE TAKES THE GUESSWORK OUT OF REWARDS CARDS

### **New Aspire World MasterCard offers two reward miles on all purchases.**

Toronto, ON (June 16, 2010) – Capital One has launched the Aspire™ World and Aspire Gold MasterCard® as part of its plan to bring Canadians a simple and easy-to-understand way to collect and redeem more reward miles. By letting consumers earn reward miles for every dollar spent on all purchases, the new Capital One Aspire MasterCard is providing a clear option to an otherwise confusing and constrained rewards market. With no limitations on retailers or categories, the Aspire MasterCard is placing the power in the hands of the consumer, by easing many of the aggravations of other rewards programs.

“Canadians are tired of being restricted by rewards programs that require them to shop only at certain stores or only earn bonus points on a handful of categories,” said Laurel Ostfield, spokesperson, Capital One Canada. “We developed the Aspire MasterCard as a response to these frustrations by giving consumers a much simpler option – earn reward miles on all purchases. Period.”

Travellers will be especially interested in the generous benefits offered by the Aspire World MasterCard. Travel emergency medical, trip cancellation insurance and price protection guarantee are just a few examples of the advantages that cardholders will receive.

According to Patrick Sojka of [www.rewardscanada.ca](http://www.rewardscanada.ca), “The Capital One Aspire World MasterCard is ready to set the standard in Canada for travel point credit cards with its big bonuses, relatively low costs, good earning ratio, benefit package and ability to book travel anywhere.”

Aspire World’s features include:

Earn 2 reward miles for every \$1 spent – on everything you buy

Get 35,000 bonus reward miles when you make your first purchase and 10,000 anniversary bonus reward miles every year

Rewards don’t expire; no limit on how many reward miles you can accumulate; no special spending categories; no separate rewards enrolment requirements

Fly on any airline, any time, with no blackout dates

Redeem for any travel purchase (air fare, hotel room, rental car, etc.)

Aspire Gold’s features include:

Earn 1 reward mile for every \$1 spent – on everything you buy

Get 5,000 bonus reward miles on your first purchase and 1,000 anniversary bonus reward miles every year

No annual fee

Rewards don’t expire; no limit on how many miles you can accumulate; no special spending categories; no separate rewards enrolment requirements

Fly on any airline, any time, with no blackout dates

Redeem for any travel purchase (air fare, hotel room, rental car, etc.)

“Alongside a generous sign-up bonus, the Aspire MasterCard also offers an anniversary bonus as our way of saying thank you to our loyal customers,” said Ms. Ostfield.

### **About Capital One**

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## ROB LIVINGSTON NEWLY ANNOUNCED AS PRESIDENT OF CAPITAL ONE CANADA

Toronto, ON (June 24, 2010) – Capital One Financial Corporation is pleased to announce the appointment of Rob Livingston as President of Capital One Canada. Most recently, Mr. Livingston served as Chief Operating Officer and was responsible for all customer-facing activities in Canada, including customer operations, call centres, collections, recoveries and portfolio management.

Mr. Livingston succeeds Bill Cilluffo, who continues to oversee Capital One's international card businesses, while also taking on an executive leadership role over the company's US Card Partnership team. Mr. Livingston will be reporting to Mr. Cilluffo.

"Rob has demonstrated great leadership abilities, coupled with a keen understanding of the Canadian payments marketplace," said Bill Cilluffo, President, International Card, Capital One. "Having worked with Rob over the past four years, I am consistently impressed with his analytical capabilities and customer-oriented approach."

After joining Capital One in 1995, Mr. Livingston held a variety of leadership roles in the United States and internationally until 2000.

After relocating to Toronto in 2000 as head of Customer Acquisition for Capital One Canada, Mr. Livingston went on to become the Chief Financial Officer for Capital One Canada and then the Divisional CFO for several Capital One business lines in Canada, the US and the UK.

Mr. Livingston was named Chief Marketing Officer for Canada in 2005, taking on responsibility for all areas of business development in Canada, including marketing strategy and strategic planning. He assumed his responsibilities as Chief Operating Officer for Canada in April 2009.

Mr. Livingston is a graduate of Yale University with a degree in Economics.

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## CAPITAL ONE JOINS BOYS AND GIRLS CLUBS OF CANADA TO TEACH KIDS THE POWER OF THEIR POTENTIAL

Markham, ON (June 30, 2010) – As young Canadians transition from childhood to young adulthood, they are more likely to face choices that could engage them in risky or dangerous behaviours. That is why Capital One is partnering with Boys and Girls Clubs of Canada (BGCC) to expand Keystone, an innovative program focused on positive development, to approximately 500 more at-risk youth across the country.

Focused on leadership, empowerment and community action, Keystone provides youth with an opportunity to develop valuable life skills, participate in new and exciting activities and make a positive difference in their lives and the lives of others.

“The great work being done by Boys and Girls Clubs of Canada makes them a natural partner for Capital One as we strive to give Canadian youth the support they need to succeed in life,” said Rob Livingston, President, Capital One Canada. “We are especially looking forward to seeing how these future leaders will give back to their communities through the Keystone program.”

According to the U.S.-based National Youth Violence Prevention Resource Center, students who spend no time in extracurricular activities, such as Keystone and other Boys and Girls Club programs, are 49% more likely to have used drugs and 37% more likely to become teen parents than students who spend one to four hours per week in after-school programs.

The Keystone program is built around the specific needs of young people, providing a range of programming options including nutritional education, physical activity, team building, personal growth and social action.

“I am pleased Capital One has joined us in assisting thousands of youth across Canada to realize their potential through the Keystone program,” said Pam Jolliffe, President and CEO, Boys and Girls Clubs of Canada. “Keystone helps young people through a difficult time in their lives and shows them how to become role models to others as well as leaders in improving their community. It is an extremely valuable program and with Capital One’s support we will be able to offer it to more youth than ever before.”

### About Boys and Girls Clubs of Canada

Boys and Girls Clubs of Canada is a leading charitable organization providing after-school programs that support the healthy physical, educational and social development of 200,000 children, youth and their families each year. In 700 community locations across Canada, Clubs offer access to opportunities after school, and at other times when children are not in school, to develop healthy behaviours, academic success and technology learning, positive relationships and life and leadership skills. Many Clubs also provide nutritious snacks and meals, emergency shelter, family support programs and other aid to children, youth and families at risk. Boys and Girls Clubs have been helping young Canadians to discover, develop and achieve their potential for over 100 years. To learn more, visit [www.bgccan.com](http://www.bgccan.com).

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## CAPITAL ONE SURVEY FINDS HIGHER INCOME LEVELS MAY MEAN A LESS-THAN-RELAXING HOLIDAY

### **Compared to men, women prefer to vacation with a friend over a spouse.**

Toronto, ON (July 21, 2010) – While 71% of Canadians take a vacation to relax and disconnect from their day-to-day lives, the unfortunate reality is just as many of them (72%) experience some form of stress planning their holidays. The Capital One Aspire Travel Survey ([www.capitalone.ca](http://www.capitalone.ca)) found that three-quarters of women (76%) say they've felt some stress when planning a vacation compared with only 68% of men. Surprisingly, the survey found that stress levels appear to go up for people in higher income brackets. On average, 75% of Canadians with an annual income over \$50,000 have more stress when planning a vacation than Canadians who earn under \$50,000 (69%).

"Canadians want to relax on their holidays and they are looking for products that make booking and going on vacation easier," said Laurel Ostfield, Spokesperson, Capital One Canada. "By offering flexible redemption options, Travel Emergency Medical, Trip Cancellation and Baggage Delay Benefits, the Aspire™ World MasterCard gives cardholders the peace of mind that they are looking for."

When it comes to choosing vacation companions, the survey identified some unique differences between genders. While men and women are equally interested in taking a vacation to relax, men are more interested than women in bringing their significant other with them (68% versus 45%). In fact, 21% of women want to bring friends, compared to 13% of men, and are twice as likely to want to bring their children with them than men (21% versus 10%).

"To reduce your stress when planning your trip, think carefully about the interests, financial status and physical ability of the person you want to go with, otherwise the wrong match could end up ruining your holiday," said Loren Christie, Travel Expert for CTV's Canada AM. "Whether you're with your spouse or your best friend, you don't want to miss out on an adventurous outing because your travel partner couldn't keep up, or blow your budget because your companion will only stay at five-star hotels."

It all changes, however, when it comes to golf vacations, where men (15%) are more than three times less interested in a golfing vacation with their significant other compared to women (52%). For both men and women, planning vacations with other family members compared to friends and children caused the most stress (60% for men and 70% for women), suggesting that people should think twice about taking their in-laws on vacation with them.

### **The Capital One Aspire Travel Survey also found:**

77% of Canadians took their vacations in Canada over the past year

Europe is the ideal destination of nearly a third of Canadians (31%), but there is a disconnect (likely financial) between where respondents take their vacations and where they would prefer to take them since only 8% of Canadians went to Europe in the last twelve months

Most Canadians (42%) spent \$1,000 or less on their last vacation

72% of Canadians surveyed have never used a loyalty rewards program to pay for part of their vacation

Atlantic Canadians are the least stressed when it comes to planning their vacations (64%), compared to Ontarians who top all provinces with 74% saying they felt some stress

### **Travel expert Loren Christie offers the following tips for a stress-free vacation:**

Do your research. Check travel Web sites and talk to friends for recommendations and deals on everything from where to go, how to get there and what to see.

Use a flexible rewards programs. Look for a program with the flexibility to choose any airline, with no blackout dates, seat restrictions or unexpected redemption fees so you can build the vacation of your choice.

Make a budget. Figure out ahead of time how much you want to spend and keep track of your receipts. Calculating your costs at the end of each day is a great way to stay on track to avoid any unexpected financial stress.

Make sure you and your travel partner are on the same page. All the planning in the world won't help if you only want to lie on the beach and your companion insists on sightseeing.

### **About the survey**

From June 25-30, 2010, Angus Reid Public Opinion conducted an online survey among 1,021 randomly selected Canadian adults who are Angus Reid Forum panelists. The margin of error – which measures sampling variability – is +/- 3.1%, 19 times out of 20. The results have been statistically weighted according to the most current education, age, gender and region Census data to ensure a sample representative of the entire adult population of Canada. Discrepancies in or between totals are due to rounding.

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## CAPITAL ONE CANADA AND DELTA AIR LINES ANNOUNCE PARTNERSHIP

### **New airline rewards card enters the Canadian marketplace.**

Toronto, ON (August 24, 2010) – Capital One Canada ([www.capitalone.ca](http://www.capitalone.ca)) and Delta Air Lines ([www.delta.com](http://www.delta.com)) announced a new partnership today with the introduction of the Delta SkyMiles World MasterCard from Capital One and the Delta SkyMiles Gold MasterCard from Capital One to the Canadian rewards card marketplace. This is the first airline partnership for Capital One Canada and the first Canadian credit card partnership for Delta Air Lines.

SkyMiles members living in Canada can already earn miles with Delta and Delta partners, but with today's announcement, customers will be able to earn Delta miles faster because they can earn on everything they purchase when they use the new Delta SkyMiles MasterCard from Capital One starting August 24, 2010.

"Expanding our suite of products into the airline rewards marketplace is a natural move for Capital One," said Simon Maycock, VP Partnerships, Capital One Canada. "With its global network spanning six continents, we are confident that SkyMiles is the right partner for us to bring a new rewards card option to Canadian consumers."

Delta SkyMiles World MasterCard cardholders will earn one Delta mile per dollar spent and double miles on Delta purchases. Until December 31, 2010, they will also receive a generous first purchase bonus of 25,000 Delta miles. To round out this competitive offer, cardholders will be eligible to earn a 2,500 bonus for their first authorized user and a 2,500 anniversary bonus.

"Capital One is a strong, new partner for Delta in Canada," said Jeff Robertson, Delta's vice president, SkyMiles. "This addition provides many more options for Canadian SkyMiles members to earn miles with every purchase."

The Delta SkyMiles World MasterCard from Capital One has premium benefits that will appeal to seasoned travellers:

Travel emergency medical

Car rental collision/loss damage waiver

Trip delay and trip cancellation

Baggage delay and baggage loss

Trip interruption

More information about the Delta SkyMiles MasterCard from Capital One can be found at [www.capitalone.ca/delta](http://www.capitalone.ca/delta).

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### **About Delta Air Lines and the SkyMiles program**

The Delta SkyMiles program offers members multiple mileage-earning opportunities when flying Delta, Delta Shuttle, Delta Connection carriers, Delta AirElite and other SkyTeam airlines. Additional mileage-building opportunities are offered through more than 140 worldwide partners such as the Delta SkyMiles MasterCard from Capital One, participating hotels and car rental companies. Now in its 29th year, SkyMiles is one of the longest-running and most successful loyalty programs in the travel industry.

Delta Air Lines serves more than 160 million customers each year. With its unsurpassed global network, Delta and the Delta Connection carriers offer service to 367 destinations in 65 countries on six continents. Headquartered in Atlanta, Delta employs more than 75,000 employees worldwide and operates a mainline fleet of more than 700 aircrafts. A founding member of the SkyTeam global alliance, Delta participates in the industry's leading trans-Atlantic joint venture with Air France-KLM and Alitalia. Including its worldwide alliance partners, Delta offers customers more than 13,000 daily flights, with hubs in Amsterdam, Atlanta, Cincinnati, Detroit, Memphis, Minneapolis-St. Paul, New York-JFK, Paris-Charles de Gaulle, Salt Lake City and Tokyo-Narita. The airline's service includes the SkyMiles frequent flyer program, the world's largest airline loyalty program; the award-winning BusinessElite service; and more than 50 Delta Sky Clubs in airports worldwide. Customers can check in for flights, print boarding passes, check bags and review flight status at [www.delta.com](http://www.delta.com).

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## CAPITAL ONE ACQUIRES GE CAPITAL'S HUDSON'S BAY COMPANY CARD BUSINESS

### **Purchase to significantly increase Capital One's presence in credit and loyalty market.**

Toronto, ON (November 9, 2010) –Capital One Canada and GE Capital Retail Finance, the North American consumer lending unit of General Electric Company (NYSE:GE), today announced a definitive agreement under which Capital One Canada will acquire and service GE Capital's Hudson's Bay Company credit card portfolio and related assets, with outstanding receivables of approximately \$1.3 billion USD.

"Hudson's Bay Company's storied and trusted brand makes it an attractive partner for Capital One as we seek to expand our suite of credit card products in Canada," said Rob Livingston, Capital One Canada's President. "This is a compelling opportunity for Capital One to increase our presence in the Canadian market. We will leverage our unparalleled underwriting and analytics to help enhance and drive growth within the Hudson's Bay Company credit card portfolio. We also look forward to providing exceptional value and service to loyal Hudson's Bay Company cardholders."

Capital One Canada is an industry leader in analytical expertise and credit risk management, and will apply both capabilities towards strengthening and growing the Hudson's Bay Company credit and loyalty portfolio. Capital One and Hudson's Bay Company will partner to provide compelling offers and innovative services to the millions of passionate collectors of Hudson's Bay Company rewards.

The acquisition will include the transfer of approximately 400 GE employees directly involved in the Hudson's Bay Company's financial services business to Capital One. These employees will continue to work on the Hudson's Bay Company credit card portfolio at locations in Toronto and Montreal.

"This transaction, which involves GE's only solely Canadian retail card portfolio, allows us to exit a non-strategic market for Retail Finance. Our business is performing extremely well and will continue to focus its efforts on growing in the US market, where we have relationships with over two-dozen leading US-based retailers, many of which have been extended recently with new, long-term agreements," said Margaret Keane, president and CEO of GE Capital, Retail Consumer Finance.

The transaction, which was approved by the board of directors of Capital One and GE Capital is subject to customary regulatory approvals and notifications and is expected to close in the first quarter of 2011.

Part of GE Capital and headquartered in Stamford, Connecticut, GE Capital Retail Consumer Finance offers customized private label credit card programs to more than two dozen partners and has nearly \$30 billion in assets and over 40 million account holders. Canada remains an important market for GE Capital. It is one of the largest financiers in Canada after the 5 banks and helps finance over 60,000 small to large sized businesses across the country. GE Canada is the 3rd largest market for GE outside the US and continues to grow in Canada.

### **Forward looking statements**

The company cautions that its current expectations in this release dated November 9, 2010, and the company's plans, objectives, expectations, and intentions, are forward-looking statements. Actual results could differ materially from current expectations due to a number of factors, including: general economic conditions in the U.S., Canada or the company's local markets, including conditions affecting consumer income, confidence, spending, and savings which may affect consumer bankruptcies, defaults, charge-offs, deposit activity, and interest rates; changes in the labour and employment market; changes in the credit environment; the company's ability to execute on its strategic and operational plans; competition from providers of products and services that compete with the company's businesses; increases or decreases in the company's aggregate accounts and balances, or the growth rate and/or composition thereof; changes in the reputation of or expectations regarding the financial services industry or the company with respect to practices, products, or financial condition; financial, legal, regulatory (including the impact of the Dodd-Frank Act and the regulations to be promulgated thereunder), tax or accounting changes or actions, including with respect to any litigation matter involving the company; and the success of the company's marketing efforts in attracting or retaining customers. A discussion of these and other factors can be found in the company's annual report and other reports filed with the Securities and Exchange Commission, including, but not limited to, the company's report on Form 10-K for the fiscal year ended December 31, 2009 as well as its most recent Quarterly Report on Form 10-Q.

### **About Capital One**

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## SURVEY FINDS NEW CANADIANS KNOW MORE ABOUT ESTABLISHING CREDIT

### **Survey identifies financial knowledge gaps and a subset of new Canadians who may face greater financial obstacles.**

Toronto, ON (November 16, 2010) – A new survey commissioned on behalf of Credit Canada and Capital One Canada found surprising differences in financial knowledge between Canadians who were born here and newcomers to the country. While the general population has a financial literacy edge, interestingly, the results show that newcomers are more familiar with credit scores than the general population. 65 per cent of newcomers who have been in the country for five years or less and 74 per cent of those who've been in the country for six to ten years report that they know enough to make good decisions about their credit score, compared to just over half (52 per cent) of the general population. The survey results also show that, as individuals' financial knowledge and familiarity with the Canadian banking system improve, their perceptions about their personal finances improve as well. In fact, Canadian newcomers who have been in the country for six to ten years are significantly more positive about their finances than the general population, with 75 per cent of these newcomers reporting their finances are good to very good compared to 69 per cent of the general population. "Our survey also identified a specific subset of new Canadians – the majority of whom are low-to-moderate income women – who report their financial situation as "poor" and say that they have difficulty accessing credit. The data shows that they are also more frequent victims of financial fraud," said Laurie Campbell, executive director, Credit Canada.

The findings determined that this group of new Canadians:

Is almost two-thirds (63 per cent) women

Is reasonably well educated, yet 40 per cent live in households that make less than \$25,000 per year

Have significantly less trust in banks than other groups of new Canadians, yet more trust in government

Are twice as likely to get a Pay Day loan than other new Canadians

Significantly more likely to indicate they have been a victim of financial fraud (29 per cent)

"As a country, we do a great deal to welcome newcomers as part of Canadian society," Campbell added. "We recognize that their success contributes to our success. But the results of our survey show that we could be doing a better job of reaching out to help people understand the basics of Canadian banking and finance so that they can access the information and financial tools they need to succeed."

This Angus Reid Public Opinion poll was conducted as part of Credit Education Week 2010 – this year's public awareness campaign focuses on addressing the unique challenges that Canadian newcomers face when accessing our financial system. "Today's poll reiterates the importance of financial literacy for all Canadians, whether they've been here for generations or just arrived last week," said Rob Livingston, President, Capital One Canada. "We continue to believe that education is the key to empowering Canadians to make wise financial choices, which is why we have supported Credit Education Week since its inception in 2007."

The poll identified a number of interesting differences between newcomers who've been in the country for only one to five years, those who've been in the country for six to ten years and the general population:

Compared to newcomers, Canada's general population is more likely to describe the Canadian financial system as confusing (44 per cent to 26 per cent). By contrast, newcomers to Canada find Canada's financial system significantly more stable (53 per cent to 44 per cent) and accessible (38 per cent to 28 per cent) as compared to Canada's general population

While the vast majority of new Canadians have credit cards (85 per cent) and debit cards (83 per cent), only 37 per cent have a Line of Credit compared to 49 per cent of the general population

While family is the top choice for both groups to turn to for financial advice (45 per cent for new Canadians and 40 per cent for the general population), newcomers are significantly more likely to pick friends (37 per cent to 24 per cent), the Internet (27 per cent to 17 per cent), government (12 per cent to 2 per cent) and banks (41 per cent to 28 per cent)

Growing up, new Canadians are twice as likely as the general population to have been taught in depth about saving money (26 per cent to 13 per cent)

### **About the Survey**

From July 21-27, 2010, Angus Reid Public Opinion conducted an online survey among 531 new Canadians and 500 Canadians who are members of the general population. For the purposes of the study, new Canadians are defined as having lived in Canada for less than ten years. The margin of error – which measures sampling variability – is +/- 4.4 per cent, 19 times out of 20 for the general population and 4.25 per cent for the population of new Canadians. The results have been statistically weighted according to the most current education, age, gender and region census data to ensure as close a match as possible to the actual population of new Canadians (including country of origin) as well as for the general population. Discrepancies in or between totals are due to rounding.

### **About Credit Canada**

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



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