

## THE CANADIAN CURLING ASSOCIATION WELCOMES CAPITAL ONE CANADA AS AN OFFICIAL PARTNER

Ottawa, ON (January 27, 2009) – The Canadian Curling Association (CCA) and Capital One Canada announced today that Capital One Canada has become an Official Supplier to the CCA. This partnership agreement will make Capital One the official credit card at Season of Champions events.

"On behalf of the Canadian Curling Association, I'm very pleased that such a significant corporate partner as Capital One Canada has joined our Season of Champions program," said Greg Stremelaw, Chief Executive Officer of the CCA. "Despite challenging market conditions within Canada and beyond, the sport of curling continues to be a very reliable product for our sponsors, especially for our national championships. This fact is further enhanced with the television coverage provided by our exclusive broadcast partner, TSN."

"This collaboration will provide Capital One Canada with more opportunity to interact with Canadian curling fans," said Ian Cunningham, Chief Operating Officer, Capital One Canada. "We are really pleased to be an official partner of the CCA's Season of Champions and we look forward to what is sure to be an exciting year in curling."

Besides exclusivity in the credit card category, Capital One will also receive hack signage, rinkboards, identification on all sponsor recognition materials and television commercial time. They now join The Dominion, Labatt Breweries of Canada, and AMJ Campbell Van Lines as CCA Season of Champions official suppliers.

In conjunction with the sponsorship announcement, the CCA has also agreed to team with Capital One to develop and expand the Capital One Rocks & Rings program, one of several development programs supported by the CCA to introduce the sport to children and underrepresented groups across Canada.

The Capital One Rocks & Rings program is designed to introduce school children to curling. By using unique floor curling equipment, the students experience a high-energy, fun-filled session, while also learning about the sport in their own gymnasium. It is intended to expose the sport to children and families who would not otherwise have had the opportunity, with the ultimate goal being increased participation.

Capital One became a title sponsor of the Grand Slam of Curling in 2007 and remains committed to developing and promoting the sport. Last year, the company developed the School of Rocks program, an interactive grassroots clinic designed to give students the opportunity to receive tips and advice from Canada's top players.

Capital One also helped establish curling's first Million Dollar Button Contest, which premiered in November and has also launched the Curling Platinum MasterCard, which allows enthusiasts to redeem their rewards for curling-related items.

The 2008-09 Season of Champions title sponsors are M&M Meat Shops (M&M Meat Shops Canadian Juniors, February 1-8 in Salmon Arm, British Columbia), Kruger Products (Scotties Tournament of Hearts, February 21-March 1 in Victoria), Tim Hortons (Tim Hortons Brier, March 7-15 in Calgary) and Ford of Canada (Ford World Men's, April 4-12 in Moncton).

The presenting sponsors are AMJ Campbell Van Lines (M&M Meat Shops Canadian Juniors), Monsanto (Tim Hortons Brier), Richardson International (Canada Cup, March 18-22 in Yorkton, Saskatchewan) and Atlantic Lottery (Ford World Men's).

### **About Capital One**

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

### **About the CCA**

The Canadian Curling Association (CCA) is the national sport governing body responsible for the development, promotion and organization of curling in Canada. In cooperation with its Provincial and Territorial Member Associations across Canada, the CCA provides programs and services to curlers ranging from the youngest "little rocker" (age 7 and up), to those 60 years and older and from aspiring Olympians to Canadians with special needs, coaches, curling facility operators and volunteer boards, ice makers and officials. The CCA and their Member Associations are also responsible for the organization and operation of the championship system that culminates in the Canadian Championships operated by the CCA for Juniors (20 and under), University, Seniors (50 and over), Mixed, Women, Men, and Wheelchair.



**Contacts:**

Greg StremLaw, Canadian Curling Association  
613-834-2076, ext. 117  
[gstremLaw@curling.ca](mailto:gstremLaw@curling.ca)

Laurel Ostfield, Capital One Canada  
416-549-2753  
[laurel.ostfield@capitalone.com](mailto:laurel.ostfield@capitalone.com)



## NEW PROGRAM HELPS KIDS GET ACTIVE

### **Capital One Rocks & Rings program brings curling to inner-city GTA schools.**

Toronto, ON (February 2, 2009) – The Capital One Rocks & Rings program launched this morning in an effort to get GTA youth moving during the school day. This new program also will expose curling to children and families that would otherwise not receive the opportunity, with the ultimate goal being increased participation in the sport. The program will be offered at no charge to the participating children.

Using unique floor curling equipment, students experience a high-energy, fun-filled session while learning about the sport in their school's gymnasium. The Capital One Rocks & Rings program will visit 30 GTA schools in this inaugural season with expansion into other major urban centres in the 2009-10 school year.

"It is so satisfying to see the look on a child's face when they embrace a sport for the first time," said Ian Cunningham, Chief Operating Officer, Capital One Canada. "Curling requires both physical and mental skills. The Rocks & Rings program not only gets these kids moving, but also introduces a new generation to this very challenging sport."

"We were thrilled to have recently signed a formal partnership with Capital One. As part of the framework of that partnership, we agreed to be the official national sport partner to the Capital One Rocks & Rings Program. We feel that the concept of starting this initiative in Canada's largest market (Greater Toronto Area) and expanding this program to other major urban and inner-city areas across the country will play a pivotal role for the future of curling," explained Greg StremLaw, the Chief Executive Officer of the Canadian Curling Association.

With each elementary school visit, the Capital One Rocks & Rings program reaches six to seven classes or approximately 150 to 200 students. Upon completion, each student receives a graduation certificate which also provides valuable information including where and how the student and his or her parents can get involved in curling in their area.

"This is an excellent example of the important impact physical activity can have on a student's life and their overall ability to achieve," said Kathleen Wynne, MPP Don Valley West. "By giving children the opportunity to learn a new sport, be physically active and have fun we are teaching children the importance of healthy living which will serve them well now and in the future."

"We are ecstatic at the response the program has received to date – it's beyond my highest expectations. The kids and teachers absolutely love it and all the while we help address several of the challenges the sport faces," said Chad McMullan, President of Rock Solid Productions, Inc. and creator of the Capital One Rocks & Rings program. "Thanks to the amazing support of Capital One, the CCA and The Dominion, we are able to expose curling to a whole new audience."

### **About Capital One**

Located in Toronto, Ontario, Capital One has offered Canadian consumers a range of competitive MasterCard<sup>®</sup> credit cards since 1996, when the company first introduced the Platinum MasterCard<sup>®</sup> 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 the community and to helping youth through our business and nonprofit partnerships and through the skills and dedication of our talented associates.

### **About Rock Solid Productions Inc.**

Rock Solid Productions Inc. is an agency that helps clients exceed their marketing goals through leveraging various aspects of the sport of curling. President Chad McMullan has a long history in the sport having spent years as both Executive Director of the World Curling Tour and as a top-level competitor.

### **About the CCA**

The Canadian Curling Association (CCA) is the national sport governing body responsible for the development, promotion and organization of curling in Canada. In cooperation with its Provincial and Territorial Member Associations across Canada, the CCA provides programs and services to curlers ranging from the youngest "little rocker" (age 7 and up) to those 60 and older and from aspiring Olympians to Canadians with special needs, coaches, curling facility operators and volunteer boards, ice makers and officials. The CCA and their Member Associations are also responsible for the organization and operation of the championship system that culminates in the Canadian Championships operated by the CCA for Juniors (20 and under), University, Seniors (50 and over), Mixed, Women, Men and Wheelchair.

### **The Dominion**

Canadian owned and operated since 1887, today The Dominion is one of the country's largest property and casualty insurers. The Dominion takes pride in providing Canadians with confidence that the cars, homes and businesses they value are protected. A fierce



## Press Centre

advocate for consumer interests, The Dominion is committed to making sure the insurance system works best for consumers. The Dominion strongly believes consumers should have access to independent, professional advisors, who provide advocacy and choice, which is why they distribute their products exclusively through independent brokers. The Dominion's priority is to earn and maintain the trust and loyalty of policyholders, employees and business partners. Visit [thedominion.ca](http://thedominion.ca)

**Contacts:**

Laurel Ostfield, Capital One

416-549-2753

[laurel.ostfield@capitalone.com](mailto:laurel.ostfield@capitalone.com)

Chad McMullan, Rock Solid Productions

416-666-7674

[cmcmullan@rocksolidproductions.ca](mailto:cmcmullan@rocksolidproductions.ca)



## NEW FRAUDCAST TECHNOLOGY WILL ALERT CANADIANS TO SCAMS HAPPENING IN THEIR OWN COMMUNITY

### **BBB, Capital One, and Fraud Squad TV launch a grass-roots effort to fight fraud.**

Toronto, ON (March 3, 2009) – In conjunction with Fraud Prevention Month, the Better Business Bureau (BBB), Capital One Canada, and Fraud Squad TV have launched a new concept in Web TV that will broadcast weekly Fraudcasts from each of the 14 BBBs across the country. These innovative Fraudcasts can be viewed online at [Fraudcast.ca](http://Fraudcast.ca), and will also feature interviews with real victims of fraud from local communities across the country. This grass-roots effort will empower Canadians with information, helping them to avoid local scams and enabling them to alert friends and family of fraudulent activities happening in their community.

"Fraudcast.ca promises to be a comprehensive source of news and advice on fraud and identity theft protection," said Bill Cilluffo, president, Capital One Canada. "At Capital One, we understand the power of information when it comes to this type of crime, and this new website aims to help Canadians stay one step ahead of the fraudsters." Fraudcast.ca is an interactive and user-friendly website that also features one of the most robust fraud libraries on the internet.

"With one of the most far-reaching fraud libraries I have ever come across, I am confident Fraudcast.ca will teach Canadians everything they need to know about fraud," said Craig Hannaford, retired RCMP Fraud Investigator and Executive Consultant of Fraud Squad TV. "That information, coupled with our weekly news updates, will equip people with the facts they need to detect these crimes and protect themselves and their families."

Fraudcast.ca will also enable Canadians to share their fraud stories by submitting comments or videos so others can learn from their experience. The website will have experts available to answer fraud-related questions and provide the latest fraud and identity theft prevention techniques for Fraudcast.ca viewers.

"The BBB has long been a trusted source for Canadians in identifying fraudulent business practices," said Doug Simpson, president and CEO, Canadian Council of Better Business Bureaus. "Our partnership with Capital One Canada and Fraud Squad TV has enabled us to take this service to the next level by offering a new and innovative way to keep people informed of recent scams in their area. Fraudcast.ca and the updated Fraudcasts give our regional offices a new tool to help Canadians in their fight against fraud."

BBB, Capital One Canada and Fraud Squad TV are all members of the National Fraud Prevention Forum, and share a common commitment to prevent fraud by educating Canadians.

For more information, please visit [www.fraudcast.ca](http://www.fraudcast.ca).

### **About Capital One**

Located in Toronto, Ontario, Capital One has offered Canadian consumers a range of competitive MasterCard<sup>®</sup> credit cards since 1996, when the company first introduced the Platinum MasterCard<sup>®</sup> 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 educating consumers about preventing identify theft and fraud, and is a proud member of the Canadian Fraud Prevention Forum.

### **About the Canadian Council of Better Business Bureaus**

The Canadian Council of Better Business Bureaus (CCBBB), established in June of 1966, is the coordinating and licensing body of the Better Business Bureau (BBB) system in Canada. The BBB is a not-for-profit, public service organization with 14 local Bureaus across Canada. For over 75 years the BBB has championed trust and ethical business practices in Canada through rigorous evaluation of businesses against objective standards, unbiased reliability reports, impartial dispute resolution services and educational programs for businesses and consumers alike. Last year Canadian BBBs provided consumers with over 2.3 million company Reliability Reports and helped resolve over 14,000 complaints. The Better Business Bureau is unique because of its position of neutrality and its outstanding history of service. Visit the Better Business Bureau at [www.bbb.org](http://www.bbb.org).

### **About Fraud Squad TV**

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 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. In addition to the show, a fully integrated website, [www.fraudsquadtv.com](http://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.



## Contact

Laurel Ostfield, Capital One

416-549-2753

[laurel.ostfield@capitalone.com](mailto:laurel.ostfield@capitalone.com)

Doug Simpson, Canadian Council of Better Business Bureaus

416-644-4936, ext. 3

[dsimpson@cbbb.ca](mailto:dsimpson@cbbb.ca)

Craig Hannaford, Fraud Squad TV

905-399-5252

[craig@fraudsquadtv.com](mailto:craig@fraudsquadtv.com)



## CAPITAL ONE CANADA BECOMES OFFICIAL WORLD CURLING FEDERATION PARTNER AND TITLE SPONSOR FOR WOMEN'S CURLING CHAMPIONSHIP

### **Infront secures financial services company as first long-term partner of WCF's new marketing program - Mount Titlis World's Women Curling presented by Capital One is sold out.**

Zug, Switzerland (March 25, 2009) – Infront Sports & Media, exclusive media and marketing partner of the World Curling Federation (WCF) has secured Capital One Canada as an Official Partner of the WCF. As a result, the Canadian financial services company will be the Presenting Sponsor of the Mount Titlis World's Women Curling Championship in Korea in 2009 and the Title Sponsor of the Men's and Women's World Championships beginning in 2010.

Capital One Canada is committed to the sport of curling and is the Title Sponsor of the Capital One Grand Slam of Curling, which features eight annual men's and women's events. Capital One is also an Official Partner to the Canadian Curling Association.

### **A new direct relationship**

Capital One will take on the Official Title Sponsor role beginning in 2010, including naming rights ("Capital One World (Women's/Men's) Curling Championship"). This will be supported by in-ice advertising, perimeter board and team uniform advertising, website integration and promotional spots on television.

As part of Infront's new marketing programme, Capital One will be joined by three other long-term Official Partners of the WCF. The new programme connects partners directly with the WCF, who is curling's governing body and an Olympic sport federation.

Ian Cunningham, Chief Marketing Officer of Capital One Canada said: "We have built our commitment to curling over the last few years with great success and this new partnership with the WCF gives us a platform to reach even more curling fans. Capital One is excited to be a presenting sponsor at this year's world championship event and we look forward to taking it to the next level in 2010 as title sponsor."

WCF President Les Harrison added: "Capital One is an ideal partner for the World Curling Federation. The company is active in the United States, the United Kingdom and Canada – all important curling countries – and experienced in activating curling as a sponsorship platform. For us, it's an ideal relationship."

Bruno Marty, Infront's Executive Director Winter Sports, commented: "We are very pleased that our relationship with the WCF is off to such a good start, with a sell-out for the event in Korea and the recruitment of such a strong partner for title sponsorship. Capital One knows curling and that is good for the sport, as the brand will activate the platform creatively and make the most of this opportunity."

### **2009 event is sold out**

The 2009 Championship takes place in Gangneung, Korea, from 21-29 March with 12 participating countries: China, Korea, Denmark, Germany, Italy, Canada, Norway, Russia, Scotland, Sweden, Switzerland, and the USA. This impressive line-up will deliver excellent television audiences in large markets like China, Germany, Switzerland and Canada. As the last major qualifying competition before the 2010 Olympic Winter Games, the event will be of very special interest to winter sports fans.

The agreement with Capital One coincides with a sold out event in Korea. Alongside Titlis Rotair in the title role and Capital One as Presenting Sponsor, there are also a number of Official Sponsors including Lucerne Tourism and MySwitzerland.com (website of Switzerland Tourism) and two local partners.

### **About Capital One**

Located in Toronto, Ontario, Capital One has offered Canadian consumers a range of competitive MasterCard<sup>®</sup> 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 by launching the Curling Platinum MasterCard, which allows enthusiasts to redeem their rewards for curling-related items.

### **Infront and Winter Sports**

Infront Sports & Media, based in Zug, Switzerland, is the strongest, most experienced marketing agency in the winter sports arena. It has focused strongly on developing its role in winter sports in recent years, to the point that it now represents six of seven Olympic winter sport federations at international level. The Group is the commercial partner of more than 90% of all national skiing federations hosting FIS Alpine Ski and Nordic World Cup races. It also markets the FIS World Championships. It has a long term partnership with the IIHF in international ice hockey and relationships with the winter sports of biathlon, bobsleigh and skeleton, curling and luge.



## Contact

Jörg Polzer, Infront Sports & Media AG  
+41-41-723 15 15  
+41-41-723 15 16 (fax)  
[press@infrontsports.com](mailto:press@infrontsports.com)

George Karrys, World Curling Federation  
905-997-3348  
[media@worldcurling.org](mailto:media@worldcurling.org)

Laurel Ostfield, Capital One Canada  
416-549-2753  
[laurel.ostfield@capitalone.com](mailto:laurel.ostfield@capitalone.com)



## TORONTO-AREA KIDS LEARN TO GIVE AS WELL AS RECEIVE

### **Inaugural recipients of the Capital One National Junior Golf Academy Scholarship look forward to the future.**

Toronto, ON (August 31, 2009) – The National Junior Golf Academy (NJGA) is proud to partner with Capital One Canada to provide scholarship opportunities to exemplary Toronto teens from economically challenged areas with the desire to achieve. The first three recipients of the scholarship program have also committed to give back to the community during their university career.

The recipients demonstrated a commitment to improving their communities, alongside academic excellence, in order to qualify for the \$4,000 scholarship for every year of their undergraduate degree. The students will also devote their spare time to volunteer at the National Junior Golf Academy to act as role models for at-risk youth.

"Giving these youth the opportunity to further their education is laying the groundwork for a highly selfconscious approach to community building through engagement, collaboration and self sufficiency," said Kingsley Rowe, President, National Junior Golf Academy.

"As a company, Capital One believes that support for education and efforts to enhance the well-being of individuals and families are the most important investments we can make for the future of our community," said Bill Cilluffo, President, Capital One Canada. "The spirit, dedication and commitment that these three students - and many others like them - have demonstrated is phenomenal and we are proud to help invest in their future and in the future of our community through these scholarships. "

### **Recipients**

Danusha Jebanesan is a 17 year old student at L'Amoreaux Collegiate Institute in Toronto. Danusha is actively involved in her school's environmental program and has also organized a community footprint garden in her neighbourhood.

Semini Pathebriya is an 18 year old student at Western Technical Commercial School in Toronto. Semini came to Canada in 2007 and has already joined the YMCA's leadership program and is part of her school's Green Ranger Club.

Yanick Allwood is a 17 year old student at Cawthra Park Senior Public Secondary School in Mississauga. Yanick is a very accomplished musician and often donates his talents to the fundraising efforts of local community groups.

### **About the NJGA**

The National Junior Golf Academy (NJGA) was founded in the Fall of 1999. It is a registered non-profit volunteer driven program, designed to break down economic barriers and to use the rules governing the game of golf to teach at-risk youth life-skills.

### **About Capital One**

Located in Toronto, Ontario, Capital One has offered Canadian consumers a range of competitive MasterCard<sup>®</sup> credit cards since 1996, when the company first introduced the Platinum MasterCard<sup>®</sup> 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 the community and to helping youth through our business and nonprofit partnerships and through the skills and dedication of our talented associates.

### **Contact**

Kingsley Rowe, National Junior Golf Academy  
905-825-0997  
[njga@sympatico.ca](mailto:njga@sympatico.ca)

Laurel Ostfield, Capital One  
416-549-2753  
[laurel.ostfield@capitalone.com](mailto:laurel.ostfield@capitalone.com)



## WORLD'S BEST GEAR UP FOR SECOND ANNUAL CAPITAL ONE CUP

### **A total of \$170,000 (CDN) in prize money up for grabs as the world's top teams contend for one of the largest purses in curling.**

Toronto, ON (September 10, 2009) – Capital One Canada, the World Curling Tour and iSport Media and Management announced today the details of the second annual Capital One Cup, a competition which will award a purse totalling \$170,000 (CDN) to the top three men's and women's teams which record the highest cumulative results during selected 2009-10 Capital One Grand Slam of Curling events.

"With Vancouver 2010 approaching, it is more important than ever to recognize the hard work and dedication of these athletes," said Ian Cunningham, Chief Marketing Officer, Capital One Canada. "We are bringing the Capital One Cup back, so we can offer an additional level of recognition to those teams that rise above the rest."

The Capital One Cup is a season long competition that provides each team with a point value based on their performance during selected Capital One Grand Slam of Curling events. See the [overview of the point system](#) for the 2009-10 Capital One Cup.

Last season, Team Glenn Howard (Coldwater, Ont.) captured the Masters of Curling and the BDO Classic Canadian Open titles en route to claiming the inaugural men's Capital One Cup crown and a \$50,000 (CDN) bonus. Team Randy Ferbey (Edmonton, Alta.) finished as the runner-up in the men's Capital One Cup standings, claiming a \$25,000 (CDN) bonus after winning the Grey Power Players' Championship. Reigning Canadian champions Team Kevin Martin (Edmonton, Alta.) rounded out the top three, earning a \$10,000 (CDN) bonus.

"Last year, the introduction of the Capital One Cup added a new dynamic to what is already a great series," said Howard. "What I liked about the Capital One Cup was that all the curlers were talking about it. If everyone is talking about it, it means it's important to the teams. Certainly, if you're lucky enough to win the Cup it means you've had an incredible year and you've beaten the best of the best."

In the women's Capital One Cup points race, Team Jennifer Jones (Winnipeg, Man.) collected the \$50,000 (CDN) first place prize after winning the Wayden Transportation Ladies Classic and the Grey Power Players' Championship events. Team Cheryl Bernard (Calgary, Alta.) finished second in the Capital One Cup standings while Team Shannon Kleibrink (Calgary, Alta.) placed third. As a result of their top three finishes, Bernard and Kleibrink earned a bonus of \$25,000 (CDN) and \$10,000 (CDN) respectively.

"Winning the Capital One Cup last year was so exciting," said Jones. "This competition has certainly raised the level of play in the Capital One Grand Slam of Curling series. Looking ahead to this year, teams are definitely going to put a greater emphasis on performing well in the Slam events. Over the next few seasons, the Capital One Cup is only going to get bigger and better for both the players and the fans."

Held annually since 2001-02, the Capital One Grand Slam of Curling features the world's best players in one series.

As part of its exclusive agreement, CBC will air live playoff coverage of the first three men's 2009-10 Capital One Grand Slam of Curling events. CBC will also broadcast the men's and women's finals of the 2010 Grey Power Players' Championship.

### **About Capital One**

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

### **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).



**Contact**

Eric Michalko, Capital One Grand Slam of Curling

416-669-2401

[eric@wendykane.com](mailto:eric@wendykane.com)

Laurel Ostfield, Capital One

416-549-2753

[laurel.ostfield@capitalone.com](mailto:laurel.ostfield@capitalone.com)



## CAPITAL ONE CANADA IS COUNTED AMONG THE COUNTRY'S TOP 100 EMPLOYERS

### **Flexible work schedules, career development contribute to inclusion on this exclusive list.**

Toronto, ON (October 9, 2009) – Today, Capital One Canada has been named one of Canada's Top 100 Employers on Mediacorp's annual list that ranks the best companies to work for in the country. Capital One was recognized for a broad range of programs and policies that promote a positive associate experience. For example, Capital One offers flexible work options that combines new technology with unique workplace atmospheres to give associates the freedom to choose where and when they work.

"We believe that work is what you do, not where you go," said Nancy Icely, Vice President, Capital One Canada. "We give associates control over their own schedules, which is key in attracting, retaining and developing leaders. This culture of collaboration and flexibility is also a strategic business move that improves productivity and reduces real estate costs."

Capital One's programs include corporate support for volunteering and community engagement, a vigorous associate recognition program and training and development opportunities. All of these factors contribute to 94% of Canadian associates stating that "Capital One is a great place to work."

Now entering its 10th year, Canada's Top 100 Employers is an annual competition to recognize Canada's best places to work. This project aims to identify the companies and organizations that lead their industries in attracting and retaining employees.

A blue-ribbon academic advisory board oversees the selection criteria for each year's competition. The distinguished panel members, drawn from universities across Canada, have each written or edited a major HR textbook in Canada.

### **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).

### **Contact**

Laurel Ostfield  
416-549-2753  
[laurel.ostfield@capitalone.com](mailto:laurel.ostfield@capitalone.com)



## DECEPTION AND POOR MONEY MANAGEMENT CAN BE A HAZARDOUS COMBINATION FOR COUPLES

### Credit Education Week Canada aims to help couples get their finances under control.

Toronto, ON (November 2, 2009) – Whoever holds the purse strings in the family better be on their guard as a new survey commissioned by Credit Canada and Capital One Canada found that those who do not control the money in the household are 55% more likely to hide debt from their spouse. Overall, one in five (20%) Canadians admit to hiding debt from their spouse, while almost one in three (29%) Canadians have lied to their partner about how much they have spent on a purchase.

Today marks the launch of Credit Education Week 2009, and this year the spotlight is shining on Couples and Money to explore the unique challenges they face as they merge their good and bad financial habits.

With bankruptcies up by 36.9% since last year, it is more important than ever for people to be truthful about spending habits. This advice is even more critical for couples at the start of their relationship. The good news is the survey found that two thirds of couples (66%) entered into their relationship with an open and frank discussion about money.

"Communication is key so that when your relationship moves to the next level, you are going in with eyes wide open," said Laurie Campbell, Executive Director, Credit Canada. "We see couples in our office everyday who don't know each other's financial history. Full disclosure and talking early and often about finances can help prevent unnecessary stress and strain on a relationship."

Credit Education Week Canada, now in its third year, is supported by leaders within the financial services industry, consumer advocacy groups and political leaders.

"Supporting financial education is a major tenet of Capital One's efforts to provide Canadians with the tools they need to succeed," said Bill Cilluffo, President of International Business for Capital One. "We continue to support Credit Education Week Canada year after year because it is an effective way to remind people to re-examine their relationship with money, and empower them to stay in control of their finances."

According to the survey:

28% of women who have become the primary bread winner for the family in the past 12 months claim it has negatively affected their relationship. Only 13% of men felt the same way.

21% of couples claim that the economic downturn has added more tension to the way they talk about money.

23% of couples with children at home admit to hiding debt compared to 18% for those without children.

19% of women feel that their spouse is not open to discussing money issues while 15% of men feel the same way.

People who live together (36%) are almost twice as likely to hide debt as couples who are married (19%).

Credit Canada and Capital One offer the following money tips for couples:

**Keep it positive.** Always start the conversation on a positive note and keep an open mind rather than blaming each other.

**Honesty is the best policy.** Always share your financial situation and spending habits. If you feel uncomfortable, share your discomfort. This will not only show your partner you trust them, it also encourages a more supportive response.

**Focus your conversation on the future.** Not much can be done on money that is already spent, so focus your conversation on what you are going to do take control of your financial future.

**Roll with the punches.** Financial priorities change as people lose their jobs, have families, or experience medical emergencies. Working together as a unit through these changes will only make your relationship stronger.

**Celebrate good times.** Celebrate when you meet financial goals, no matter how big or small they are.

Credit Education Week Canada runs until November 5, 2009. A free "Couples and Money" booklet as well as financial tools and tips are available at [www.crediteducationweekcanada.com](http://www.crediteducationweekcanada.com).

### About the Survey

These are the complete findings from a Torque Customer Strategy conducted on behalf of Credit Canada and Capital One Canada as part of the national financial literacy initiative, Credit Education Week 2009. The online survey was completed with couples between September 7th and September 14th, 2009. In total, survey responses were collected from 828 couples (1656 people), with equal distribution across the four major regions in Canada. The statistical significance for national couple statistics is +/-3.41%, 19 times out of 20; individually, the statistical significance for 1656 people is +/- 2.41%, 19 times out of 20. Full survey results are available at [www.crediteducationweekcanada.com](http://www.crediteducationweekcanada.com).

### 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.



## About Capital One

Located in Toronto, Ontario, Capital One has offered Canadian consumers a range of competitive MasterCard<sup>®</sup> credit cards since 1996, when the company first introduced the Platinum MasterCard<sup>®</sup> 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 supports the responsible use of credit by integrating financial education into its products, and providing Canadians with the interactive Web site [roadtobettercredit.ca](http://roadtobettercredit.ca)

## Contact

Laurie Campbell, Credit Canada  
416-228-2526  
[lcampbell@creditcanada.com](mailto:lcampbell@creditcanada.com)

Laurel Ostfield, Capital One  
416-549-2753  
[laurel.ostfield@capitalone.com](mailto:laurel.ostfield@capitalone.com)



## ALMOST A QUARTER OF A MILLION CHILDREN MISSED OUT ON A HEALTHY MEAL BECAUSE OF FRAUDSTERS

### **New survey finds generous Canadians want to give, but are vulnerable to fraud.**

Toronto, ON (December 3, 2009) – This holiday season, two out of three Canadians (66%) plan to make a donation, but the majority (51%) are concerned about becoming a victim to a fraudster representing a false charity.

In 2007-2008, the Canadian Anti-Fraud Call Centre (PhoneBusters) reported that over \$328,000 of charitable contributions went into the pockets of fraudsters rather than going to charities in need. That amount could have bought over 240,000 healthy meals for underprivileged and homeless youth if given to a legitimate charity, according to Brown Bagging it for Calgary's Kids.

The survey commissioned by Capital One Canada, in partnership with Canadahelps.org and Volunteer Canada, found that 18% of Canadians have been a victim or know someone who has been a victim of a fraudster representing a false charity. The good news is that many Canadians (96%) do not give in to high pressure tactics and do not give their financial information to solicitors.

"It's the time of year when charities and non-profit groups step up their fundraising efforts, and in an economy where every dollar counts, news of potential fraud or scams can have a chilling effect on contributions," said Laurel Ostfield, spokesperson, Capital One Canada. "Capital One believes that through awareness and education we can help Canadians protect their personal information from fraud and ID theft, and help ensure that their hard-earned money goes to legitimate causes."

Although most Canadians are worried about being defrauded by false charities, too few know what signs to look for when they are being solicited. The survey found that:

Only 3% of Canadians contact the Canada Revenue Agency to confirm that a charity is registered

Only 13% of Canadians ask the solicitor for a charitable tax number

Only 16% of Canadians have asked if the charity is registered when they are solicited for donations

"In the midst of growing concern and awareness about charity fraud, we want to stress that charitable giving – especially at this time of year – is vitally important," says Owen Charters, Executive Director of CanadaHelps. "Legitimate Canadian charities provide essential services. We urge Canadians to educate themselves about identifying legitimate charities and to continue to support the causes that matter to them."

"Volunteers play a crucial role in raising funds for thousands of charities across the country," says Ruth MacKenzie, President of Volunteer Canada. "In building and maintaining the trust of those donating, it is equally important that these volunteers stay informed and be fully educated on the most appropriate way to collect donations, not only this holiday season but year-round."

Capital One, Canadahelps.org and Volunteer Canada provide the following tips to help Canadians donate generously and safely: 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 Survey**

From November 10 to November 11, 2009, Angus Reid Public Opinion conducted an online survey among a randomly selected, representative sample of 1,027 adult Canadians who are Angus Reid Forum panel members. The margin of error is  $\pm 3.1\%$ , 19 times out of 20. The results have been statistically weighted according to the most current gender, age 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.

### **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).

### **About Canadahelps.org**

CanadaHelps is an online donations website where donors can give safely and securely to all charities in Canada that are registered with the Canada Revenue Agency. The mission of CanadaHelps is to engage Canadians in the charitable sector and provide accessible



and affordable online technology to both donors and charities to promote – and ultimately increase – charitable giving in Canada.

## **About Volunteer Canada**

Volunteer Canada is the national voice for volunteerism in Canada. Since 1977, the organization has been committed to increasing and supporting volunteerism and civic participation through ongoing programs, special projects and national initiatives, by developing resources and by engaging in research and training across the country. Working with volunteer centres, community and national organizations and businesses, Volunteer Canada actively leads national dialogues on how volunteerism is related to citizen engagement and civil society and provides leadership on issues and trends in the Canadian volunteer movement.

## **About the Canadian Anti-Fraud Call Centre (PhoneBusters)**

Established in January of 1993, PhoneBusters is the Canadian Anti-Fraud Centre, managed on a tripartite basis by the Ontario Provincial Police, the Royal Canadian Mounted Police (RCMP) and the Competition Bureau of Canada. PhoneBusters plays a key role in educating the public about specific fraudulent telemarketing and identity theft pitches. The call centre also plays a vital role in the collection and dissemination of victim evidence, statistics, and documentation, which are made available to outside law enforcement agencies.

## **Contact**

Laurel Ostfield, Capital One  
416-549-2753  
[laurel.ostfield@capitalone.com](mailto:laurel.ostfield@capitalone.com)

Owen Charters  
416-628-6948, ext. 31  
[owen@canadahelps.org](mailto:owen@canadahelps.org)

