



Thinking of you during this
very special time of year.





Happy Holidays! I hope you enjoy a fun, restful season with loved ones. Thank you—today and every day—for supporting the Capital One® brand and each other. I look forward to a fantastic 2020 with each of you.





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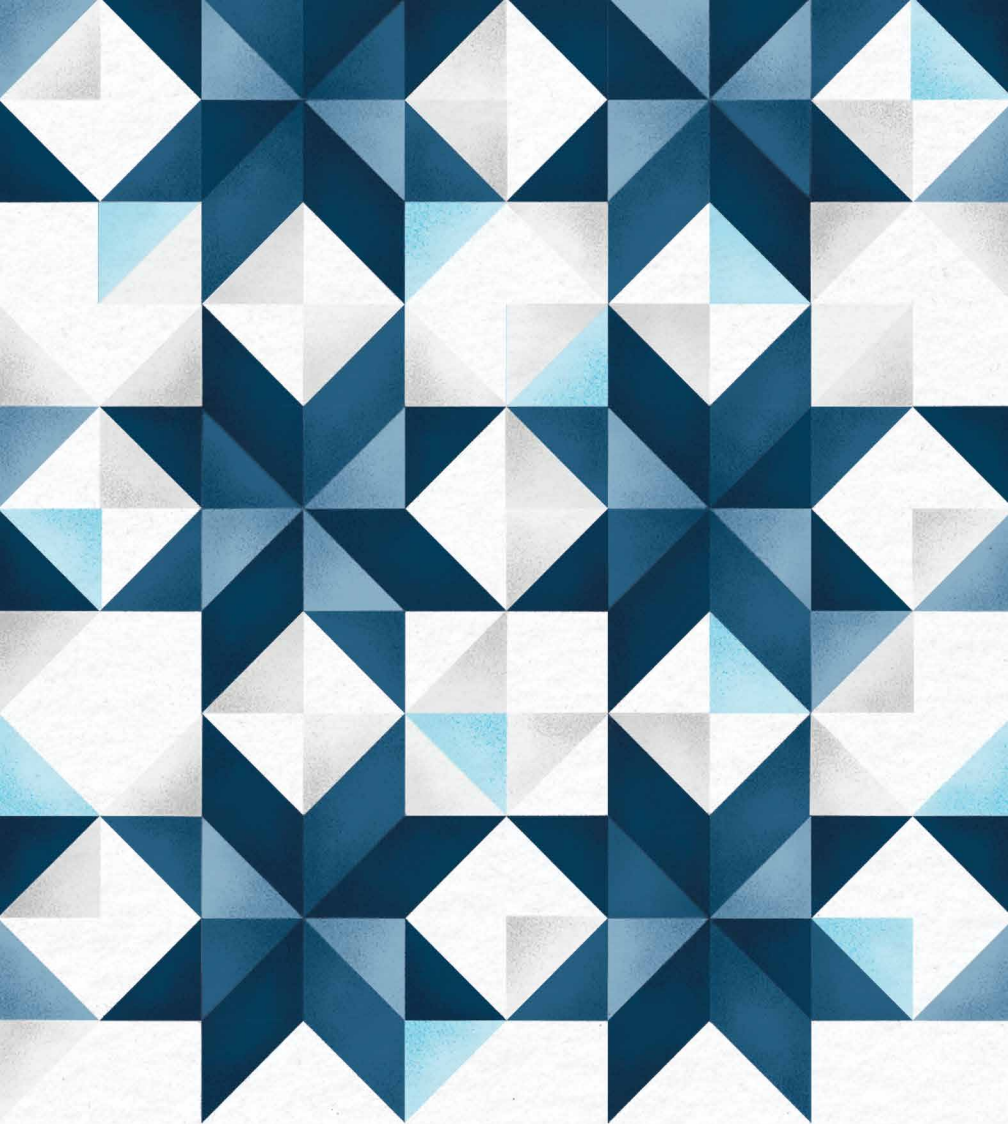
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**It's the perfect time to celebrate
and create memories with loved ones.**

We wish you and your family a fun, festive holiday season, with wonderful memories to be made, and we look forward to seeing you in the New Year.

