

(Confidential in care of CEO eyes only)

(first name-middle name; last name)
(street address)
(City, State, zip+4)

Date: (Month __,2022)

Capital One Financial
In C/O Richard Fairbanks
Chief Executive Officer
Capital One Financial Corp
1680 Capital One Drive

i (first name-middle name; last name) am sending the billing/coupon statement as the payment of what is owed. i have recently found out that these detachable coupons of this statement that you sent me as a bill, are a way of payment; i’ve noticed that you send me these statements with the coupons on them and i’ve been paying with notes, via web bank for various amounts with the minimal payment being (insert \$ amount), payment is accepted and then you're redeeming the coupon/bond; you all are double dipping and getting paid twice;

i've noticed you're doing this, but i am willing to overlook this crime; Enclosed you will find the coupon, on the back i've indorsed it with the beneficiary signature in acceptance for payment; Below i have listed the definitions just in case a refresher is needed;

WORDS DEFINED GLOSSARY OF TERMS

Billing Statement: “A written record prepared by a financial institution, usually once a month, listing all credit card transactions for an account, including purchases, payments, fees and finance charges. It may be mailed to consumers or provided electronically online. Also called a monthly statement or periodic statement.
Coupon: “A coupon or coupon payment is the annual interest rate paid on a bond, expressed as a percentage of the face value and paid from the issue date until maturity. Coupons are usually referred to in terms of the coupon rate (the sum of coupons paid in a year divided by the face value of a bond in question). A certificate attached to a loan instrument that can be separated from the instrument and presented after a specified time for the collection of interest.”
Coupon Bonds: “bonds to which are attached coupons for the several successive installments of interest to maturity.”
Bond, bearer: “A negotiable instrument payable to its holder.”
Instrument: “A written legal document such as a contract, lease, deed, will or bond.”

Also, a coupon is worth whatever the face value it has printed on it; Moreover, i mentioned earlier and you may have noticed, i signed the back of the coupon as a beneficiary as an attempt to make a payment on this debt; Also, if my payment is refused then by this law the billing statement is void;

EXTINGUISHMENT OF OBLIGATION CHAPTER 4 Article 1256. “If the creditor to whom the lender of payment has been made refuses, the debtor shall be released from responsibility by the consignation of the thing or sum”
Sincerely and without ill will, vexation, or frivolity.

By: _____
(first name)- (middle name);(last name)

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Please address all future correspondence in the matter to a direct Human Self, namely (first name: of the (last name) family, as commonly called.
Please Note: i wish to deal with this matter in writing and i do not give your organization permission to contact me by telephone.

Dated: _____ Day of _____, 20____
Notary Public’s Signature: _____
Notary Public’s Seal: _____