Clerk of the House of Representatives
Legislative Resource Center
B-106 Cannon Building
Washington, DC 20515

Secretary of the Senate
Office of Public Records
232 Hart Building
Washington, DC 20510

SECRETARY OF THE SENATE

07 OCT 19 PM 2:23

SECRETARY OF THE SENATE

07 OCT 19 PM 2:03

LOBBYING REPOR

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required to Complete This Page**

1. Registrant Name ☑ Organization ☐ Individual

CAPITAL ONE FINANCIAL CORPORATION

2. Address ☐ **Check if different than previously reported**

Address1 1680 CAPITAL ONE DRIVE Address2 12TH FLOOR

City MCLEAN State VA Zip Code 22102 - Country

3. Principal place of business (if different than line 2)

City State Zip Code - Country

4a. Contact Name	b. Telephone Number ☐ International Number	c. E-mail	5. Senate
Mr. Richard B. Olson	(703) 720-2295	rick.olson@capitalone.com	53824-1

7. Client Name ☑ **Self** 6. House

CAPITAL ONE FINANCIAL CORPORATION 3499100

TYPE OF REPORT

8. Year 2007 Midyear (January1-June30) ☑ Year End (July 1-Decemb

9. Check if this filing amends a previously filed version of this report ☐

10. Check if this is a Termination Report ☐ Termination Date 11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying

INCOME relating to lobbying activities for this reporting period was:

Less than $10,000 ☐

$10,000 or more ☐ $

Provide a good faith estimate, rounded to the nearest $20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

13. Organizations

EXPENSE relating to lobbying activities for this repo were:

Less than $10,000 ☐

$10,000 or more ☑ $ 590,000.00

14. REPORTING Check box to indicate ex accounting method. See instructions for description of

☑ **Method A.** Reporting amounts using LDA definitions o

☐ **Method B.** Reporting amounts under section 6033(b)(8) Internal Revenue Code

☐ **Method C.** Reporting amounts under section 162(e) of Revenue Code

Signature ✓ Digitally Signed By: Richard B Olson **Date** 08/09/2

US, DST ACES Business Representative, CAPITAL ONE FINANCIAL CORPORATION, Richard B Olson

Printed Name and Title Richard B. Olson, Director, Government Relations

Registrant CAPITAL ONE FINANCIAL CORPORATION Client Name CAPITAL ONE FINANCIAL CORPORATION

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code | CSP | Consumer Issues/Safety/Products | (one per page)

16. Specific lobbying issues

Issues related to data security and restrictions on the use of data including but not limited to the following legislation: S. 23 Notification of Risk to Personal Data Act of 2007; S.495 - Personal Data Privacy and Security Act of 2007; S.1178 - Identi Prevention Act;

17. House(s) of Congress and Federal agencies ☐ Check if None ☑ House ☑ Senate ☑

Department of the Treasury; Federal Reserve Board, Federal Trade Commission and the Executive Office of the President.

18. Name of each individual who acted as a lobbyist in this issue area

Name			Covered Official Position (if applicable)
First	Last	Suffix	
Rick	Olson		
Larry	Stein		
Emily	Pfeiffer		
Elisabeth	Bresee		
Chris	Curtis		

19. Interest of each foreign entity in the specific issues listed on line 16 above ☑ Check if None

Printed Name and Title Richard B. Olson, Director, Government Relations

ADDENDUM for General Lobbying Issue Area: CSP - Consumer Issues/Safety/Products

S.1202 - Personal Data Protection Act of 2007; S.1260 - Data Security Act of 2007; H.R.958 - Data Accountability and Tr
Act; H.R.1685 - Data Security Act of 2007.

Printed Name and Title Richard B. Olson, Director, Government Relations

Registrant CAPITAL ONE FINANCIAL CORPORATION Client Name CAPITAL ONE FINANCIAL CORPORATION

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code | BAN | Banking | (one per page)

16. Specific lobbying issues

Issues related to traditional banking, mortgage loans and home equity lines of credit including but not limited to the followin legislation: S.1299 - Borrower's Protection Act of 2007; H.R.3012 - Fair Mortgage Practices Act of 2007; H.R.3081 - Fai Homeowners Act of 2007;

17. House(s) of Congress and Federal agencies ☐ Check if None ☑ House ☑ Senate ☑

Department of the Treasury; Federal Reserve Board; Federal Trade Commission; and the Executive Office of the President.

18. Name of each individual who acted as a lobbyist in this issue area

Name			Covered Official Position (if applicable)
First	Last	Suffix	
Rick	Olson		
Emily	Pfeiffer		

19. Interest of each foreign entity in the specific issues listed on line 16 above ☑ Check if None

Printed Name and Title Richard B. Olson, Director, Government Relations

ADDENDUM for General Lobbying Issue Area: BAN - Banking

H.R.3296 - Mortgage Broker Transparency and Accountability Act of 2007.

Printed Name and Title Richard B. Olson, Director, Government Relations

Registrant CAPITAL ONE FINANCIAL CORPORATION Client Name CAPITAL ONE FINANCIAL CORPORATION

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code FIN Financial Institutions/Investments/Sec (one per page)

16. Specific lobbying issues

Issues related to credit card use and transactions including but not limited to the following legislation: S.1176 - Credit Card Minimum Payment Warning Act of 2007; S.1309 - Universal Default Prohibition Act of 2007; S.1395 - Stop Unfair Practic Credit Cards Act of 2007;

17. House(s) of Congress and Federal agencies ☐ Check if None ☑ House ☑ Senate ☑

Department of the Treasury; Executive Office of the President, Federal Reserve Board; and the Federal Trade Commission.

18. Name of each individual who acted as a lobbyist in this issue area

Name			Covered Official Position (if applicable)
First	Last	Suffix	
Elisabeth	Bresee		
Rick	Olson		
Larry	Stein		
Emily	Pfeiffer		
Chris	Curtis		

19. Interest of each foreign entity in the specific issues listed on line 16 above ☑ Check if None

Printed Name and Title Richard B. Olson, Director, Government Relations

ADDENDUM for General Lobbying Issue Area: FIN - Financial Institutions/Investments/Sec

H.R.873 - Stop Unfair Practices in Credit Cards Act of 2007; H.R.946 - Consumer Overdraft Protection Fair Practices Act H.R.1461 –Credit Card Act of 2007; H.R.1510 - Credit Card Repayment Act of 2007; H.R.2146 - Universal Default Prohil Act of 2007.

30000925116

Printed Name and Title Richard B. Olson, Director, Government Relations

Registrant CAPITAL ONE FINANCIAL CORPORATION Client Name CAPITAL ONE FINANCIAL CORPORATION

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code | TAX | Taxation/Internal Revenue Code | (one per page)

16. Specific lobbying issues

S.1726 - Business Activity Tax Simplification Act of 2007.

17. House(s) of Congress and Federal agencies ☐ Check if None ☑ House ☑ Senate ☐

18. Name of each individual who acted as a lobbyist in this issue area

Name			Covered Official Position (if applicable)
First	Last	Suffix	
Elisabeth	Bresee		
Emily	Pfeiffer		

19. Interest of each foreign entity in the specific issues listed on line 16 above ☑ Check if None

Printed Name and Title **Richard B. Olson, Director, Government Relations**

Registrant CAPITAL ONE FINANCIAL CORPORATION Client Name CAPITAL ONE FINANCIAL CORPORATION

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code | SMB | Small Business | (one per page)

16. Specific lobbying issues

S.163 - Small Business Disaster Response and Loan Improvements Act of 2007; S.599 - Private Disaster Loans Act of 200
H.R.1361 - RECOVER Act.

17. House(s) of Congress and Federal agencies ☐ Check if None ☑ House ☑ Senate ☑

Small Business Administration; and the Executive Office of the President.

18. Name of each individual who acted as a lobbyist in this issue area

Name			Covered Official Position (if applicable)
First	Last	Suffix	
Rick	Olson		
Larry	Stein		

19. Interest of each foreign entity in the specific issues listed on line 16 above ☑ Check if None

Printed Name and Title Richard B. Olson, Director, Government Relations

Registrant CAPITAL ONE FINANCIAL CORPORATION Client Name CAPITAL ONE FINANCIAL CORPORATION

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code CPT Copyright/Patent/Trademark (one per page)

16. Specific lobbying issues

S.1145 - Patent Reform Act of 2007
H.R.1908 - Patent Reform Act of 2007

17. House(s) of Congress and Federal agencies ☐ Check if None ☑ House ☑ Senate ☐

18. Name of each individual who acted as a lobbyist in this issue area

Name			Covered Official Position (if applicable)
First	Last	Suffix	
Emily	Pfeiffer		
Chris	Curtis		

19. Interest of each foreign entity in the specific issues listed on line 16 above ☑ Check if None

Printed Name and Title Richard B. Olson, Director, Government Relations



Filing Status: Submitted

Your lobbying disclosure has been received and the confirmation number is listed below:

Receipt confirmation number: 200708091602120156
Received: Thursday, August 09, 2007 4:02:12 PM
Registrant Name: CAPITAL ONE FINANCIAL CORPORATION
Client Name: CAPITAL ONE FINANCIAL CORPORATION
Senate ID: 53824-12

Form Type: LD2 **Report Year: 2007**

Click here to print this receipt for your records.

Click here to view your filing as available (usually within 24 hour

Office of Public Records Website

0000355120