

Capital One 360 Savings Account
Class Action Settlement
c/o Settlement Administrator
P.O. Box 4876
Portland, OR 97208-4876

Court-Approved Legal Notice

**If you are or were a Capital One
360 Savings accountholder at any time from
September 18, 2019, through June 16, 2025,
you are eligible for benefits from a new
class action settlement.**

This notice is only a summary.

Learn more about the new settlement at
www.CapitalOne360SavingsAccountLitigation.com
or by calling 1-888-832-2704 toll-free.

A new class action settlement has been proposed that, if approved by the Court, would resolve the lawsuit titled *In re: Capital One 360 Savings Account Interest Rate Litigation*, No. 1:24-md-03111-DJN (E.D. Va.). You were previously notified of a proposed settlement of this lawsuit. That proposed Settlement was not approved by the Court, and so a new settlement was negotiated. This new Settlement provides more money to the Settlement Class compared to the previously proposed settlement. The lawsuit concerns allegations that Capital One, N.A., and Capital One Financial Corporation ("Capital One") acted deceptively regarding the marketing and payment of interest on its 360 Savings account product. Capital One denies any wrongdoing, and the Court has not determined that Capital One did anything wrong.

Who is included? You are receiving this notice because records show you are a member of the Settlement Class, i.e., all persons or entities who are or were 360 Savings account holders from September 18, 2019, through June 16, 2025.

What does the Settlement provide? The Settlement requires Capital One to (1) pay \$425 million into a "Settlement Fund" to be used to make cash payments to current and former 360 Savings account holders in relation to their historical account balances and (2) pay the interest rate for the 360 Performance Savings account to holders of the 360 Savings account going forward (i.e., making the interest rates on the two accounts identical). You do not need to file a claim to receive a cash payment; if you do nothing, a check will be mailed to your last known address as long as your payment is \$5 or more. You are strongly encouraged to choose to receive your share of the Settlement Fund as an electronic payment (instead of a check) by visiting www.CapitalOne360SavingsAccountLitigation.com (the "Settlement Website"). The deadline to choose an electronic payment is **March 30, 2026**. If you already selected an electronic payment for the previously proposed settlement in this matter, you do not need to select one again for this Settlement.

What are your options? If you do not want to be included in the Settlement, you must submit a request to opt out. If you do not opt out, you will be legally bound by the Settlement and will give up the right to sue Capital One based on legal claims that were or could have been brought in this lawsuit and that will be released by the Settlement. If you opt out, you will receive no benefits from the Settlement Fund. If you opted out of the previously proposed settlement and wish to exclude yourself from the new Settlement, you must opt out again. If you do not opt out, you may object to or comment on the Settlement and/or Class Counsel's application for attorneys' fees, expenses, and service awards. The deadline to opt out or object is **March 30, 2026**. The Long Form Notice available on the Settlement Website explains how to exercise these options. The Court will hold a final approval hearing on **April 20, 2026**, to consider whether to approve the Settlement, Class Counsel's requested attorneys' fees of up to 15% of the Settlement Fund plus expenses and service awards for the Settlement Class Representatives, and any objections. You or your lawyer, at your own expense, may attend the hearing if you object, but you are not required to do so.

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