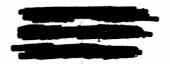


## Comptroller of the Currency Administrator of National Banks

February 13, 2013



Re: Case#: 02828420

CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION

Dear Mr. Sedgwick:



We received your correspondence concerning the Capital Bank USA National Association.

National banks do not have registered agents. Any officer or director can accept legal service of process. To obtain information on national banks, you may contact our Communications

Division at the address below.

Office of the Comptroller of the Currency (OCC)
Communications Division
Mail Stop 3-2
Washington, D.C. 20219-0001
202-874-4700

We trust this is responsive to your inquiry.

Sincerely,

## Customer Assistance Group

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks and federal savings associations (thrifts). Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with the resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.