

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

<http://lobbyingdisclosure.house.gov>

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

<http://www.senate.gov/lobby>

LOBBYING REPORT

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

1. Registrant Name <input checked="" type="checkbox"/> Organization/Lobbying Firm <input type="checkbox"/> Self Employed Individual								
CAPITAL ONE FINANCIAL CORPORATION								
2. Address <input type="checkbox"/> Check if different than previously reported								
Address1	1680 CAPITAL ONE DRIVE	Address2	12TH FLOOR					
City	MCLEAN	State	VA	Zip Code	22102	-	Country	USA
3. Principal place of business (if different than line 2)								
City		State		Zip Code		-	Country	
4a. Contact Name			b. Telephone Number		c. E-mail		5. Senate ID#	
Mr. RICHARD B. OLSON			(703) 720-2295				53824-12	
7. Client Name <input checked="" type="checkbox"/> Self <input type="checkbox"/> Check if client is a state or local government or instrumentality							6. House ID#	
CAPITAL ONE FINANCIAL CORPORATION							349910000	

TYPE OF REPORT 8. Year 2008 Q1 (1/1 - 3/31) Q2 (4/1 - 6/30) Q3 (7/1-9/30) Q4 (10/1 - 12/31)

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 Issue Activity

INCOME OR EXPENSES - YOU MUST complete either Line 12 or Line 13

12. Lobbying	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSE relating to lobbying activities for this reporting period were:
<u>Less than \$5,000</u> <input type="checkbox"/>	<u>Less than \$5,000</u> <input type="checkbox"/>
<u>\$5,000 or more</u> <input checked="" type="checkbox"/> \$ _____	<u>\$5,000 or more</u> <input checked="" type="checkbox"/> \$ <u>337,000.00</u>
Provide a good faith estimate, rounded to the nearest \$10,000, 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).	14. REPORTING Check box to indicate expense accounting method. See instructions for description of options.
	<input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definitions only
	<input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code
	<input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

Signature Digitally Signed By: Richard Olson

Date 10/20/2008

Printed Name and Title Richard Olson, Director, Federal Relations

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. Add additional page(s) as needed.

15. General issue area code (one per page)

16. Specific lobbying issues

Issues related to data security, restrictions on the use of data and privacy including the following legislation: S.239 - Notification of Risk to Personal Data Act of 2007; S.1202 - Personal Data Protection Act of 2007; S.1260 -Data Security Act of 2007; HR.948 - Social Security Number Protection Act of 2007; S.238 - Social Security Number Misuse Prevention Act; S.495 - Personal Data Privacy and Security Act of 2007 ; S.1178 - Identity Theft Prevention Act;

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

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE

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

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
Rick	Olson			<input type="checkbox"/>
Emily	Pfeiffer Weems			<input type="checkbox"/>
Elisabeth	Bresee			<input type="checkbox"/>
Lance	Mangum			<input type="checkbox"/>
Larry	Stein			<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

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

Printed Name and Title Richard Olson, Director, Federal Relations

S.2915 - Safeguarding Social Security Numbers Act of 2008; H.R.958 - Data Accountability and Trust Act; H.R.1685 - Data Security Act of 2007; H.R.1525 - Internet Spyware (I-SPY) Prevention Act of 2007; H.R.1685 - Data Security Act of 2007; H.R.3046 - Social Security Number Privacy and Identity Theft Prevention Act of 2007; H.R.3316 - Identity Theft Protection Act of 2007; H.R.4175 - Privacy and Cybercrime Enforcement Act of 2007; and H.R.5324 - Social Security Number Misuse Prevention Act.

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Issues related to credit card use, interchange and their transactions including 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 Practices in Credit Cards Act of 2007; S.1925 - Student Credit Card Protection Act of 2007; S.2411 - Credit Card Safety Star Act of 2007; S.2542 - Credit Card Minimum Payment Notification Act of 2008; S.2753 - Credit Card Reform Act of 2008;

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

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Larry	Stein			<input type="checkbox"/>
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				<input type="checkbox"/>

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S.3086 - Credit Card Fair Fee Act of 2008 ; S.3252 - Credit Card Act of 2008; H.R.873 - Credit Card Payment Fee Act of 2007; H.R.1461 - Credit Card Act of 2007; H.R. 1510 - Credit Card Repayment Act of 2007; H.R. 2146 - Universal Default Prohibition Act of 2007; H.R.3347 - Student Credit Card Protection Act of 2007; H.R.3421 - Credit Protection Act of 2007; H.R.5244 - Credit Cardholders' Bill of Rights Act of 2008; H.R.5280 - Stop Unfair Practices in Credit Cards Act of 2007; H.R.5546 - Credit Card Fair Fee Act of 2008; H.R.5988 - Fair and Justifiable Credit Card Interest Rate Act of 2008; and H.R.6248 - Credit Card Interchange Fees Act of 2008.

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Issues related to traditional banking, checking and savings accounts, mortgage loans, home equity lines of credit and other issues including the following legislation: S.1299 - Borrower's Protection Act of 2007; H.R.3012 - Fair Mortgage Practices Act of 2007; H.R.3081- Fairness for Homeowners Act of 2007; H.R.3296 - Mortgage Broker Transparency and Accountability Act of 2007; H.R.3609 - Emergency Home Ownership and Mortgage Equity Protection Act of 2007;

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

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S.2136 - Helping Families Save Their Homes in Bankruptcy Act of 2007; H.R.946 - Consumer Overdraft Protection Fair Practices Act; S.2133 - HOMES Act; H.R.3221 - American Housing Rescue and Foreclosure Prevention Act of 2008; H.R.3778 - HOMES Act; H.R.3915 - Mortgage Reform and Anti-Predatory Lending Act of 2007; S.1222 - STOP FRAUD Act; S.2452 - Home Ownership Preservation and Protection Act of 2007; S.2636 - Foreclosure Prevention Act of 2008; H.R.3997 - Heroes Earnings Assistance and Relief Tax Act of 2007; and H.R. 1424 - To provide authority for the Federal Government to purchase and insure certain types of troubled assets for the purposes of providing stability to and preventing disruption in the economy and financial system and protecting taxpayers, to amend the Internal Revenue Code of 1986 to provide incentives for energy production and conservation, to extend certain expiring provisions, to provide individual income tax relief, and for other purposes.

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Issues related to state taxation of corporate income tax and treatment of interest income from foreign operations including the following legislation: S.1726 - Business Activity Tax Simplification Act of 2007; H.R.3996 - Temporary Tax Relief Act of 2007; H.R.3970 - Tax Reduction and Reform Act of 2007; H.R.3920 - Trade and Globalization Act of 2007;

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H.R.5267 - Business Activity Tax Simplification Act of 2008; and H.R.6049 - Energy and Tax Extenders Act of 2008

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16. Specific lobbying issues

Issues related to improvements to the patent law including the following legislation: S.1145 - Patent Reform Act of 2007 and H.R.1908 - Patent Reform Act of 2007.

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

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