Are you a problem solver? Do you have innovative ideas? Are you ready for a challenge? If so, join Capital One in our continued reinvention of the financial services industry by participating in the 2011 Capital One Case Competition.

What is it?
In this case competition, we will ask you to use your analytical and problem-solving skills to develop a comprehensive, original financial services strategy or product and corresponding marketing campaign.

This year, we are asking case participants to consider how mobile technology can be used to revolutionize financial services. Mobile technology continues to improve and become more a part of mainstream society. How can this technology be used to transform personal banking, consumer lender, or credit cards?

- How can mobile technology be used beyond its current uses?
- How do you see this technology being used?
- How does this new strategy or product integrate into existing business strategies and are there any risks?

Keep in mind that Capital One strives for excellence across multiple dimensions of financial services: retail banking, consumer lending, and credit cards.

The rest is up to you – build a new strategy or product from development to roll-out. We are looking for analytical minds that are not afraid to challenge the status quo and discover what is possible in the future of financial services. Does that sound like you?

Official Contest Rules
By participating in the 2011 Capital One Case Competition, entrants agree to these rules, terms and conditions. NO PURCHASE NECESSARY TO ENTER OR WIN.

Eligibility:
The Capital One Case Competition (“Contest”) is open to Individual teams comprised of three (3) students currently enrolled in a full-time graduate or undergraduate program at The University of Texas at Austin, Stanford University, The University of Notre Dame, Texas A&M University, and Rice University. Each contest participant must be 18 years or older and a US citizen or permanent resident at the time of entry to participate. Employees, officers, directors, representatives, agents and assignees of Capital One Financial Corporation and its subsidiaries, and affiliates, and the immediate family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) are not eligible to enter or win. This Contest is subject to all applicable national, federal, state provincial and local laws and regulations. Void where prohibited by law.

To Enter:
Register your team by emailing Elisha Bejsovec, Capital One, Process Manager at elisha.bejsovec@capitalone.com by 5:00 pm EST on Friday, April 15, 2011. Please include team member names, majors and email addresses in this email.

Once you register your team, Capital One will ask each team to develop a proposal for how to use mobile technology to change the status quo in financial services. In this round, we will ask you to answer the following three questions about your proposed strategy or product:

- What is the strategic importance of using mobile technology?
- How would you leverage this technology to transform the financial services industry?
- How would this new strategy or product impact your existing business strategies?

We will ask each team to submit no more than five (5) single-sided PowerPoint slides summarizing their proposal via email to Elisha Bejsovec by 5:00 pm EST Monday, April 25, 2011.
Capital One is not responsible for incomplete, lost, late, illegible, inaccurate, delayed, undelivered or misdirected entries (or any component thereof), or for interrupted or unavailable network, server or other connections, miscommunications, computer or software malfunctions or telephone line or transmission problems or technical failures, garbled transmissions or other errors or malfunctions of any kind whether caused by equipment, electronic or human error or otherwise relating to or in connection with the contest.

Capital One reserves the right, in its sole discretion, to void suspect entries or to modify, cancel, terminate or suspend the Contest for any reason. In the event of such cancellation, suspension or termination, at its discretion, determine the winners from all eligible entries received prior to event requiring cancellation, termination or suspension using the judging criteria stated herein. Capital One also reserves the right, in its sole discretion, to not award any prize or all prizes if, in its sole discretion, it does not receive a sufficient number of eligible and qualified entries.

By participating, team members agree to abide by these Official Rules and the decisions and determinations of the Sponsor and judges, which shall be final and binding in all matters relating to this Contest.

Judging:

**Round One - Initial Proposals:**
All entries received by the submission date will be reviewed by a panel of 4 (four) Capital One associates who will select the top ten (10) proposals as finalists. Decisions will be made based on the following criteria:

- Clarity of message
- Creativity of proposal
- Evidence of analytical rigor

Teams will score up to 20 points in each category for a maximum score of 60 points per submission. The five teams scoring the highest total points will be selected as finalists. In the event of a tie, a winner will be selected by the judging panel based on your overall persuasiveness of argument.

Finalists’ selection will be completed and judging panel's decision will be communicated by email on or about Monday, May 2, 2011.

**Round Two – Final Presentations:**
The five (5) finalist teams selected will be provided assistance in booking airfare (if necessary) to our Dallas, TX Financial Services headquarters for Final Presentations. Capital One will provide all air and ground transportation to and from hotel, accommodations and meals. All other expenses are the responsibility of the team members. Teams should expect to arrive in Dallas, TX Wednesday evening May 18, 2011 and depart on Saturday, May 21, 2011.

During this final round, we will ask teams to further develop their initial proposals to include additional information on the initial three questions. To build out your proposal, we will ask you to develop additional slides while considering the following questions;

- What is the strategic importance of building a strategy to account for mobile technology?
  - What is the potential impact of this strategy? How big can it be?
  - Identify segments of the market that may be more impacted by your product/strategy
- What strategy or product would you develop for this mobile technology?
  - How would your product meet business or customer needs and differentiate itself from the competition?
  - How profitable would this effort be? What would the revenue of this business look like?
- How would you market your product to the target population?
  - How much would you invest in marketing your new product? Why?
  - What marketing channels would you use to distribute your idea?
  - Describe your overall marketing strategy
On Friday, May 20, 2011 teams will be asked to deliver a 20 minute presentation outlining their original banking product. Presentations will be judged by a new panel of 5 (five) Capital One associates on the following criteria:

- Clarity and organization of thought
- Overall presentation skills
- Demonstrated analytical ability
- Marketing plan creativity

Teams will score up to 20 points in each category for a maximum score of 80 points per presentation. The team scoring the highest total points will be deemed the winner. In the event of a tie, a winner will be selected by the judging panel based on your overall persuasiveness of argument.

**Prizes:** Each individual on the winning team will receive an iPad 2 and $500 cash. Federal, state, and local taxes (including income and withholding taxes) and all other costs and expenses associated with acceptance of the prize awarded are winners’ sole responsibility. Limit one prize per person or household. Sponsor reserves the right in their sole discretion to substitute a prize with one of comparable or greater value.

**Miscellaneous:** Prize winners will be required to execute and return a Contest and Publicity Release and Waiver of Liability and Indemnity Agreement within ten (10) days of date of receipt of documents. Noncompliance with the foregoing, with these rules, Capital One's inability to contact a winner within a reasonable time period or any notification being returned as non-deliverable, may result in disqualification. If a member is disqualified his or her prize will be considered forfeited at Capital One’s sole discretion.

By entering, each team warrants and represents that the team’s entry submitted does not defame or otherwise violate the rights of any third party and does not violate any federal, state or local laws or ordinances. Team members further warrant and represent that (1) they have secured the requisite consent from any third party captured in their entry (including, but not limited to, any company or other third party trademarks or logos) and, if their entry is a prize winner, agree to provide legal releases for the use of such image in a form satisfactory to judges; (2) that Capital One shall own the presentation (and all material embodied therein); and (3) that by entering, the team members irrevocably assign to Capital One and their designees any and all rights, title and interest in the entry including but not limited to all copyright or intellectual property rights; and (4) that Capital One and their designees shall have, without limitation, the perpetual, right worldwide to edit, adapt, modify, publish, exploit and use the entries in any way and in any media now or hereafter known for trade, advertising, promotional and/or other purposes as Capital One and/or their designees may determine without further permission, notification or consideration to Team members, or any third parties.

Team members further agree that (1) submissions (and all components thereof) will not be returned; (2) Capital One and its designees shall have the right and permission to use (unless prohibited by law) team members’ name, voice, city and state of residence, photograph and/or likeness for advertising and/or trade and/or any other purpose in any media now or hereafter known without further compensation, permission, authorization or notification to team members and (3) Capital One shall have no liability and will be held harmless by team members for any liability, loss, injury or damage to participants or any other person or entity, including personal injury or death to participants or any other person or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of team members’ participation in this contest, the acceptance and/or use of any prize (including any travel or activity related thereto) or use of any of the rights granted herein. Capital One is not responsible for any inability of the winners to accept a prize and reserves the right, at its sole discretion, to disqualify or eliminate winners.

**Winners List:** For the names of the winners, available on May 23, 2011, email Elisha Bejsovec, Capital One Process Manager at elisha.bejsovec@capitalone.com.

**Sponsor:** The sponsor of this Contest is Capital One Bank (U.S.A.), N.A., 15000 Capital One Drive, Richmond, VA 23238

Thank you for your interest, and good luck!