



FOR IMMEDIATE RELEASE

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MOBILE FINANCE PARK IN RICHMOND TEACHES STUDENTS FINANCIAL LESSONS OF LIFE

Financial Literacy Key to Economic Success

RICHMOND, VA. (November 14, 2007) – Basic money management skills are crucial building blocks to economic self-sufficiency and research shows that many students are unable to effectively manage their finances when they graduate from high school. During November and December, Junior Achievement of Central Virginia and Capital One Financial Corporation (NYSE:COF) will bring money management skills to more than 1,000 middle-school kids.

Capital One/Junior Achievement Finance Park™, which is currently located at the Virginia Aviation Museum, was developed to help seventh- and eight-graders gain a realistic understanding of financial issues by combining JA classroom instruction with a day in a unique and fun mobile life-simulator.

This special and unique curriculum starts with four weeks of in-classroom lessons developed by Junior Achievement; students will then visit the Capital One/Junior Achievement Mobile Finance Park. Their goal while at Finance Park is to apply the lessons they've learned in the classroom: developing and using a personal budget for a month in the life of an adult.

Upon arrival at Finance Park, each student is assigned a "life situation." This includes a job, a monthly income, family situation – and taxes! Students then begin to work on their budget, making decisions about housing, furnishings, investments, food, entertainment, phone, cable, charitable contributions – all of the decisions they will ultimately make upon entering adulthood.

"We are thrilled to have Finance Park back in Richmond," said Anne Marie McHugh, president of Junior Achievement of Central Virginia. "The hands-on financial education provided by Finance Park helps students succeed by giving them practical money management skills."

“Finance Park is more than just doing the right thing, it draws upon our core business strengths,” said Judy Pahren, Senior Vice President, Diversity and Development, Capital One. “Our associates, who volunteer in Finance Park, are able to play a role in encouraging financial literacy and economic opportunity. This is a unique and creative way to help more kids become financially literate,” she adds.

Please contact Anne Marie McHugh at (804) 217-8870 for more information or to schedule a tour.

WHERE: 5701 HUNTSMAN ROAD, RICHMOND, VA 23250 (ON THE GROUNDS OF RICHMOND INTERNATIONAL AIRPORT NEXT TO THE AVIATION MUSEUM)

WHEN: NOVEMBER THROUGH DECEMBER 14, 2007

About Junior Achievement of Central Virginia

Junior Achievement of Central Virginia brings role models from the business community into the classroom to help each child understand and believe in their potential to succeed. Last year 17,000 students from 122 schools throughout greater Richmond experienced JA due to the involvement of over 700 community volunteer. This non-profit volunteer organization creates business/education partnerships to encourage young people to stay in school, appreciate lifelong learning, develop positive attitudes toward work, and contribute to a diverse society. For details, visit www.jatoday.org or call (804) 217-8855

About Capital One

Headquartered in McLean, Virginia, Capital One Financial Corporation (<http://www.capitalone.com>) is a financial holding company, with 732 locations in New York, New Jersey, Connecticut, Texas and Louisiana. Its principal subsidiaries, Capital One Bank, Capital One Auto Finance, Inc., and Capital One, N.A., offer a broad spectrum of financial products and services to consumers, small businesses and commercial clients. Capital One's subsidiaries collectively had \$83.3 billion in deposits and \$146.4 billion in managed loans outstanding as of September 30, 2007. Capital One, a Fortune 500 company, trades on the New York Stock Exchange under the symbol "COF" and is included in the S&P 100 index.

About JA Worldwide® (Junior Achievement)

JA Worldwide is the world's largest organization dedicated to inspiring and preparing young people to succeed in a global economy. Through a dedicated volunteer network, JA Worldwide provides in-school and after-school programs for students in grades K-12. JA Worldwide offers educational programs that focus on three key content areas: entrepreneurship, work readiness, and financial literacy. Today, 140 individual area operations reach approximately four million students in the United States, with an additional 4.3 million students served by operations in 114 other countries worldwide. For more information, visit www.ja.org.

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