

FRANKLIN COUNTY MUNICIPAL COURT  
FRANKLIN COUNTY, OHIO

CAPITAL ONE, N.A., SUCCESSOR BY  
MERGER TO DISCOVER BANK  
4590 E. BROAD ST.  
COLUMBUS, OH 43213

PLAINTIFF


CASE NO.:

VS.

COMPLAINT

DEFENDANT

1. As of May 18, 2025, Discover Bank ("Discover") merged into and became part of Capital One, N.A. ("CONA"). See attached Exhibit "A."
2. As a result of this merger, CONA continues to operate as the sole surviving entity.
3. Pursuant to the National Bank Act, CONA holds all the same property rights and interests that Discover had prior to the merger, including the Defendant's credit card account.
4. The Defendant applied for a Credit Card account with the Plaintiff.
5. By use of the account, the Defendant became bound by the terms in the Credit Card Agreement. Copies of the Statement and Agreement are attached hereto as Exhibits B and C.
6. The Defendant defaulted under the terms of the Agreement. The Plaintiff has exercised its rights pursuant to the terms of said Agreement to accelerate the time for payment of the entire balance due and owing by the Defendant to the Plaintiff.
7. The amount due and owing by the Defendant is \$11,158.89.

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8. Although demand has been made upon the Defendant to liquidate the balance due and owing, the Defendant failed to do so.

Wherefore, the Plaintiff prays for judgment against the Defendant in the amount of \$11,158.89 together with interest from Date of Judgment at the rate of 8.00% per annum and court costs.

