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Comments:

I AM a victim of Capital One. I have been lead to believe my 7.9% intrest rate was TRULY fixed. I enrolled in autopay to make sure my bills would never be late to insure this unbelievable rate would not be changed. I mistakingly gave my child that card not realizing how much was on it. Well it wasn't until it was \$855 OVER THE LIMIT before they denied any further purchases. Then when I called they couldn't do anything. I could hardly understand the English language she was trying to speak. However with much additude I understood I was suppose to be grateful I was a perferred customer. That's why they let me go over the limit! Then had the nerve to charge an over the limit fee. And withdrew the \$855 overage amount 5 DAYS later on the auto pay due date. To make matters worse had I not sent a \$100 extra I would have gone over the limit agian. As for the intrest rate. Without this over the limit fiasco. My rate was increased because I owed OTHER PEOPLE money. And LAST NIGHT I opened my statement and OH HOW NICE to see my 7.9% FIXED Intrest rate Jump up to 15.9%. I can also tell you the monthly payments are so high I have to pick and choose what lucky bill collectors will be paid each month. I want to go back to the good old days that they use on their advertisements. It's better than the stealing that goes on now.