

From: JThompso@flabar.org on 10/01/2007 11:40:00 AM

Subject: Truth in Lending

I have recently realized that I am one of many Capital One customers whose 4.99% rate was revoked without notice. When I called to complain about the increase from 4.99 to 9.99, I was advised that I was sent a notice and afforded an opportunity to opt out of the increased rate. When I advised customer service that I never received the notice and that I would like to opt out, I was advised it was too late. I was induced by the low "fixed" rate to transfer \$10,000 to the card. I had the card for about a year, paid much more than the minimum monthly payment and was never late. I have always felt that this was fraudulent conduct on the part of the company.

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