

From: "Deck, Donella D Ms CIV USA AMC" <donella.deck@us.army.mil> on 10/01/2007 01:35:02 PM

Subject: Truth in Lending

Dear Sir/Ma'am:

I am a consumer who is currently going through a fraudulent law suit brought on by Capital One. From talking with an attorney friend I've learned that this is a common practice of theirs. They filed the law suit stating the account went into default in April 2007. Whereas the truth is that I tried to contact them in October 2002 when I suddenly couldn't get into my account online to make a payment. I was told "we'll be in touch". Now, 5 years later they are suing me. I have had a 2nd card with them all along that not only is current and active, they lowered my APR in April 2007.

These companies need to be held accountable for what they put the consumers through. I tried numerous times to phone them to find out what the problem was, with no response. There needs to be something in place where they are required to provide documentation to validate their allegations against their customers. In accordance with the Fair Credit Collections Practices Act I have requested this information 3 times since June 23, 2007. I still have received nothing to validate nor explain their claims. The \$1,000 fine that is threatened in the FCCPA is not high enough to even make an issuer blink, not when they are handling millions daily.

I thank you very much for hearing me out. I really appreciate any and all you do to rope these credit card companies in. They have been out of control for entirely too long at the consumers' expense.

Sincerely,

D Deck

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