

**From:** Edward Buhlmann <buhly@msn.com> on 10/04/2007 01:55:02 PM

**Subject:** Truth in Lending

Dear Sir/Madame:

I wanted to explain a recent issue I had with Capital One. I had a credit card balance with them @ 5.99% interest until the balance was paid off. I recently received a statement that reflected an increase to 15.90%. I called Capital One, and they stated that they had the right to raise the rate they charged me even though I had never missed or been late on a payment. I do not understand how a credit card company can advertise a fixed rate until the balance is paid off, and then change their mind. I have dealt with many credit card companies over the years and have never had a situation like this.

Thanks,

Ed Buhlmann