

From: "Tom Christianson" <TomC@rmxreg.com> on 10/09/2007 04:10:02 PM

Subject: Truth in Lending

Dear Sirs,

I am writing about the proposed credit card regulation overhaul – Regulation Z.

Yes, I was one of Capital One's suckers that had a 4.99% "Fixed Rate" for several years. My wife and I paid on time and were actually getting the transferred balance paid down until Cap. One decided to get greedy and raise the rate.

We immediately transferred our balance to another card and now Cap One gets nothing from us. But I am paying more than the previous 4.99% on my new card. Please put a stop to this practice. Fixed rate should mean fixed!

Tom Christianson

Kansas City MO 64133