

From: Nandadeva Galagedera <lalithusa@msn.com> on 07/24/2008 10:15:01 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have been a customer with CAPITOL ONE for number of years, and had a credit limit of 24K. For no logical reason, they kept on decreasing my credit limit, while increasing the interest rate, even when the Feds were dropping the prime rate.

I was asked to make 12 consecutive payments without missing the deadline, as they suggested that I have missed a payment by a day within the previous year. At the end of the 12 month period, I was trying to talk to a account rep in the US to discuss my account. The phone kept tranfering back to oversees' reps, who were polite on the

phone, but had no authority to discuss my concerns other than verify my a/c information and updates.

Capitol One continues to charge high interest rates, stating that I agree to terms and conditions in their fine print when I signed up.

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Sincerely,

Mr. Nandadeva Galagedera
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