

Subject: Regulation AA

Date: Jul 25, 2008

Proposal: Regulation AA - Unfair or Deceptive Acts or Practices

Document ID: R-1314

Document

Version: 1

Release

Date: 05/02/2008

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Comments:

Capital One raised the interest rate on my 83 year old father from 9.9% to 19.9% because of an electronic transfer mixup with his bank. I tried to talk to them as his advocate and ultimately had to pay the account in full to stop the numerous penalty fees. My father had never missed a payment in the 10 years he had this account.