

From: Deborah Baden <debswahl2@yahoo.com> on 06/27/2008 04:15:03 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am in-favor of any legislation that stops credit card companies from overcharging on fees and raising interest rates randomly.

My personal experience: I have one credit card that has been a closed account for the past 5 years: it has been "written-off" by the credit card company (Capital One). It originally had a \$1,250.00 or lower credit limit. Now, however, everytime I check my credit report, I see continuing monthly overlimit charges & the balance is over \$3,500! The reason this account is closed is to stop them from charging such charges that exist ONLY BECAUSE THE OVERLIMIT CHARGES MADE THE ACCOUNT DELIQUENT TO BEGIN WITH.

This is despicable as it continues to show on my credit report and I

haven't been contacted by Capital One in years to clear-up the problem.

I would like to see credit card companies have to stop charging overlimit fees on accounts that are closed and/or charged-off.

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Sincerely,

Mrs. Deborah Baden
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