

From: rianarings@hotmail.com on 06/26/2008 11:05:05 AM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

CAPITAL ONE P.O.BOX 30281 SALT LAKE CITY, UT 84130

MARY LOUISE MAYFIELD 1507 E. BROWER STREET SPRINGFIELD, MISSOURI
65802

June 19, 2008

Your recent letter in response to my complaint is very typical of this company's selective hearing a customer's concern. When a person cuts up the card and sends it back it is generally understood that this is a strong request to close the account. This was done due to the company's capricious use of late, over the limit, sign up, annual fees etc.

You admit to a letter in your previous letter that you post the limit when you said you had not. This limit posting was in direct response to several letters to the regulatory agencies that cap one do so. Since you do admit that an error on your part is possible I am restating that it would be far reaching to state that continuing to charge me fees eight years later on an amount which limit was 200.00 was a mistake.

I maintain there is no error here. But rather a scandalous corporate policy to falsify credit reports to make it look as though the company has more assets then it actually holds. I maintain further that this policy is for the sole purpose of creating a larger debt due for write-off purposes again raising the company's profits.

I am fully aware of the securities scandal for which this disreputable company is currently being investigated. I have full filled the credit bureau's requirement (suggestion) to deal directly with the company even though I could have predicted the outcome to be as it is.

You as a representative of this company are playing the game of denial and holding your position that all charges on my credit report current and past have all been justified.

I uphold my position that this company is wrong, incorrect, acting in an unscrupulous ways to rob consumers of justifiable

loans and low interest rates. The credit Card companies are colluding with you in this and there will be consequences to wit.

Sincerely, Mary L. Mayfield Experian Credit Bureau Trans Union
Credit Bureau Equifax Credit Bureau Office of the Comptroller of
the Currency, Compliance Management Federal Trade Commission:
Consumer Response Center- May 16, 2008

Rachel Woodward Capital One Representative

Dear Ms. Woodard, I am in receipt of your response to my complaint to the office of The Comptroller of the Currency via your letter to me cc: aforementioned Federal Agency.

I am writing to give you my complete dispute and status on the information you included in your letter. Please read the enclosed materials which represent my response to your response.

I could not disagree more with your standing. I am here to tell you that the picture as you have it is completely incorrect. Account opened and closed by myself. This was due to the excessive over the limit fees, late fees and the annual membership fee. I had an issue with the company from the beginning regarding the due date of the third of the month. I have a record of having to go to the comptroller and complain before cap one agreed to change the date to later in the month.

I reiterate my willingness to sue in State or Federal Court to get this injustice corrected.
If you are unaware of your employer's disreputable practices then writing to you may not be of any use other than to show the court that letters were sent in an attempt to correct the situation and that a lawsuit was the only option to do so.

For too long credit companies have been getting by with walking on the consumer. Credit Card companies such as this one count on the fact that their practices have never been court tested and therefore they think they can just do as they please.

I am here to tell you that this is about to change. In November when the democrats take back the in White House the credit card party is over. Consumer s are self advocating, joining forces via the internet to communicate and

Sincerely,
mary mayfield
1507 E. Brower street
Springfield, MO 65802