

**From:** Shauna Walton <shauna.waltom@yahoo.com> on 06/03/2008 08:00:01 PM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Capital One offered an 18-mo. zero interest balnce transfer which I accepted in the amount of \$20,000.00. My card purchases that month totaled \$5000.00+. I sent them 2 checks that month - one for the amount of my card purchases and one for \$1200.00 to apply to the balance transfer with a note to that effect. They applied both checks to the balance transfer and charged me interest on my card purchases.

When I called to question their action I was told that that was the way they did things and the interest on the \$5000+ amount continues, and will continue until the \$20,000. is repaid. In another instance a charge from National Warranty appeared which I disputed. I wrote regarding the disputed charge to Capital One and some time later they responded by providing forms to be completed and returned by a date that corresponded to the day I received the forms. Their covering letter was dated the day I put my letter in the mail. (Their envelope was presorted and not post-marked). They refused to credit the disputed charge because their time deadline was not met and refused to review the dispute. Letters to National Warranty ar unanswered.

Sincerely,

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