

From: Michael Sadowski <mjs4002000@yahoo.com> on 06/10/2008 09:30:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had never missed a payment, I never paid the entire balance but always more than the minimum amount due but Capital One raised my interest rate 5% anyways.

Sincerely,

Mr. Michael Sadowski
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