

John Niegisch <jkniegisch@yahoo.com> on 06/12/2008 01:50:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am a victim of a credit card company, Capital One, gone amok. Not only did they raise their fees outrageously, they jumped the interest rate from 8.99% to 15.4%, nearly double. I was a good customer of theirs since 1992, never missing or making a late payment. I am no longer a customer. Please end these willy-nilly credit card practices.

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Sincerely,

Mr. John Niegisch
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