

From: David Wilson <dwmadsci@embarqmail.com> on 06/12/2008 06:45:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Several months ago Capitol One raised my rate from 9.0 to 16% for no reason. I complained and restored the old rate. In April I made 2 payments before the due date of April 30. I then made a payment of about 70% of my balance on May 3. My mistake. It was 2 days early! On May 30 I was charged a \$39 late fee and my rate went to 24.9%! Please do something to bring a bit of fairness to this industry.

Sincerely,

Mr. David Wilson
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