

Linda Heinz <sgmheinz@msn.com> on 06/12/2008 05:50:07 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had a VISA account with Capital One for over nine years with a fixed interest rate. During that time I was late one month by one day (according to them). I paid a hefty late fee for it. A few months later my one time, one day late payment was used as a reason to switch

me to a variable interest rate at 5 percent more than my fixed rate. I opted out of their offer and called for my pay off balance. After sending them the pay off I received a statement with a overpayment credit. When I called to ask why they just didn't send me a check I was told that they got to hold on to my money for 90 days before they had to give me a check. Until then, they would send me a statement. It appears there are no consumer rights anymore. Please put some fairness back into credit card business practices.

Sincerely,
Linda Heinz
702 Red Hawk Trail
Stevensville, MT 59870

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Sincerely,

Ms. Linda Heinz
702 Red Hawk Trl
Stevensville, MT 59870-6066