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Ms. Jennifer J. Johnson
Secretary Board of Governors
of the Federal Reserve System
20th St. and Constitution Ave. NW
Washington, DC 20551

Subject: "Regulation AA- Unfair or Deceptive Acts (Docket # R1314)

Dear Ms. Johnson,

I have had a credit card with Capital One Bank for many years. The interest rate had been at 9.9%. In June I noticed that the interest rate had increased to 12+%. I called regarding this matter and spoke to three people. My question to each was why my account interest rate had changed, as I always paid my account on time. The third person that I spoke with identified himself as an account manager, Philip was his name. I asked him why the rate increased. His reply was that sixty banks had gotten together and made a business decision to increase rates. I said from speaking with the two previous people that not only did the interest rate increase but it was a variable rate, which was as high as 15+%. He stated to me that the increase took place in September 2007. He said that a letter was mailed to me. If the interest rate did in fact increase in September, the bill to me most likely would have arrived in October.

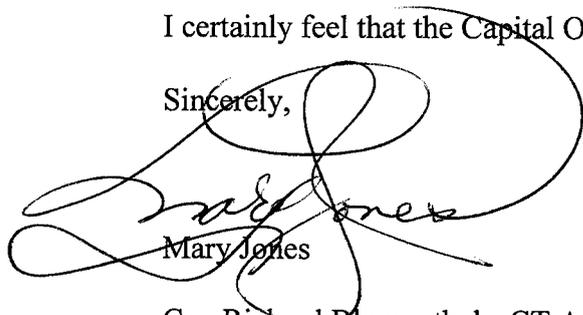
On October 30th, 2007 my daughter suddenly and unexpectedly passed away. I must admit I was not focusing on bills during the months that followed. It took me a few months to get myself together, and that was when I made the call to Capital One Bank.

Philip asked me what he could do for me I stated that I wanted my interest rate to be put back to where it was at 9.9%, and also to credit me back for all the interest above what it would have been at 9.9%. He told me that he could not do that, but he would issue me a "good will credit" of \$50.00.

I am writing to you because I read an article in the newspaper regarding, "the Federal Reserve seeking to put a stop to some troubling credit card practices."

I certainly feel that the Capital One Bank consumer practices were deceptive.

Sincerely,

A large, stylized handwritten signature in black ink, appearing to read "Mary Jones". The signature is written over the word "Sincerely," and extends to the right and down.

Mary Jones

Cc: Richard Blumenthal - CT Attorney General