

< Lana.Prusik.ext@boehringer-ingelheim.com > on 07/29/2008 10:40:08 AM

**Subject:** Regulation AA

Dear Federal Reserve - I am having some financial difficulty at the present time and have tried on several occasions to work with Capital One to make payment arrangements. I have other credit cards that had no problem removing all fees and finance charges indefinitely and allowing me to make payments until the balance is paid in full.

Capital One - which states "**NO HASSLE CREDIT CARD**" was the biggest false advertisement I have ever seen. They added over \$900.00 in fees which include late fees and outrageous finance charges. I tried on several occasions to speak with them and they have the worst customer service I have ever experienced in my life. Capital One almost forces a person into Bankruptcy due to the lack of empathetic and professional manner they deal with their "**VALUED**" customers. Please look into this credit card company for legal purposes.

Thank you for listening.

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