

Charles Bock <doormonger@hotmail.com> on 07/25/2008 11:25:16 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Capital One doesn't not accurately report credit limits on there cards. I occasionally max my credit limit so that it is reported accurately for credit scoring. the last time i did this they charged me an annual fee (witch I never had before) which put me over the limit and then charged me an over the limit fee. I am still fighting with them to fix this.

These kinds of practices need to stop.

Sincerely,

Mr. Charles Bock  
6530 93rd St SW  
Lakewood, WA 98499-2410