

**From:** fauxrealgirl@aol.com on 08/03/2008 10:40:01 AM

**Subject:** Regulation AA

Federal Reserve Board Docket No. R-1314

Dear Federal Reserve Board Docket No. R-1314,

While Capital One was the first to accept me for credit after my bankruptcy and this did help me rebuild my credit, however, this did come at a very high cost...they are very quick to slam you up to the highest rate available if you miss the due date by even one day. I did read the agreement and I signed up, but, when does this practice become a "RIP OFF"? My credit is very good, but you wouldn't know it by looking at my current interest rate with Capital One or by reviewing my history with them...once they get you at a high rate they will keep you there indefinitely. Thank you for your time listening to me.

I appreciate the opportunity to file comments in support of Regulation AA - Unfair or Deceptive Acts or Practices [R-1314], the recent proposal to curb unfair and deceptive credit card and overdraft practices. I support the credit card aspects of the rule, while also suggesting that protection is needed against additional unfair credit card practices beyond those covered in this proposed rule. I believe that stronger protection against unfair practices in bank overdraft programs is also needed.

Sincerely,  
Martha Hadaway  
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