

**From:** "deborah Johnson" <deborah@sdri-pdx.org> on 10/04/2007 03:15:03 PM

**Subject:** Truth in Lending

This company has ripped more people off, myself included. They did not apply a payment several years ago and then charged me late and overpayment fees. When I called them the person said it was fixed and not to worry. The next month everything doubled as the problem was not fixed. I see they still do the same things. I wanted to close my account then and they wouldn't as I still 'owed them money'. The actual amount I owed was paid off but they continued to charge me 'late and overlimit' fees. Now, they say I owe them almost \$2,000 on a card that had a credit limit (which was paid off) of \$300. I still have two other cards (\$500 limits) which I am trying to pay down and then close the accounts, but they will add fees and are trying again to charge me fees which should not be applied. I have heard of and read many comments on this company, none of them good. When folks try to close down the account they keep it open because they 'still owe fees'. It is like a nightmare!

Capitol One needs to be disciplined and shut down. They have injured so many people and their credit ratings.

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