

From: "Sam Roney" <samgroney@gmail.com> on 07/29/2008 12:15:03 PM

Subject: Regulation AA

Sirs:

I have a Capital One Platinum Visa card with a \$6,000 limit. I have never been late with any payments over the entire of at least six years I have had this card.

Further, my credit score has been above 700 for at least several years, and at last count was at 719. My other credit obligations have not had any late payments for at least the past eight years or more.

Last year, Capital One, without any reason whatsoever, raised my interest rate from 12.9% to 19.9% APR, with absolutely no reason given. When I telephoned to complain, they could give no reason, other than to say " it was part of a corporate decision to raise a number of rates for corporate reasons ". That was all I got as an explanation for raising my rate, after an exemplary payment record of never being late one time with them.

Anything you can do to come down on these people in the credit card industry is well deserved by them for their unfair methods of doing business like this.

SAM G. RONEY
1208 Bon Air Drive
Augusta, GA. 30907
PH 706 495-7894 email: samgroney@gmail.com