

**From:** Lorraine Brown <labsandy122248@yahoo.com> on 06/17/2008 01:20:03 PM

**Subject:** Regulation AA

Jun 17, 2008

Federal Reserve Board Email comments

Dear Email comments,

I received my Bank American bill for last month with a rate increase of 22% from 10%. When I called the "Service Number" the girl said that my rated had increased because my Master Card account, with another company had increased,even though my account with them was being paid off and 5,000.00 under my limit. After talking to 3 different people, I got to speak to a "Credit Manager". And

he was not very nice to talk to. I have had this account for at least 5

years. I have had it paid off serveral times. I have never been 30 days late. I have been in the process of paying down the balance.

So, this man decided that I could have my previous rate back, but I

could not use the card. If I did so my rate would go back up to 22+% on the balance. Even though Bank of American had increased my limit. I hate that these people can have access to my personal information. Because, he was a "Credit Manager" he had every right to do so. WE need better credit recording. These Credit Companies all have different ratings.

It depends on the company you do business with as to which credit company they use. One may have you rated good and the next one poor.

Not only that, but they use a different credit scoring method. You as a puchaser have no control over your own credit rating. Trying to get anything changed is a nightmare. Just because you have the right to input information does not mean that it will be shared or even considered.

We need fair credit reporting. We need uniform credit card rules.

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Sincerely,

Mrs. Lorraine Brown  
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