

From: Gerry Tobias
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation AA - Unfair or Deceptive Acts or Practices
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Comments:

I have had the same credit card for over 30 years. A Visa. I got it about 1979 and have always paid it on time and often paid far more than the minimum often times paying it off. For a year I have been on disability. I have had to use my credit card for medical bills including prescriptions. I have managed to pay \$400, \$500, up to \$800 per month. The credit card company recently went from 3% to 8% to over 10%. The reason I was given was because we can. Of course my interest payment per month went up. I have received no good answer as to why. This is a form of piracy. HELP!!!! Gerry