

**From:** Dawn.Rostomily@allianzlife.com on 07/25/2008 07:45:10 AM

**Subject:** Regulation AA

Talk about deceptive practices!!

We bought a washer and drier and miscellaneous kitchen makeover building materials at Menards using their credit card. All over the store, signs say "No payments, no interest 'til 2009". We thought great.

Ends up only certain purchases are subject to that arrangement.

So you can have a mix or no payments no interest and payments with interest items on your credit card. If you late with the latter all items then become subject to the highest interest rate HSBC has available.

I have never felt so deceived and irritating. I'm planning to file a complaint with the Minnesota Attorney General.

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