

From: "Linda Williams" <linda@tamarackhomes.info> on 08/06/2008 02:00:05 PM

Subject: Regulation AA

In June I made a payment on this card one day late due to a change in the due dates from month to month. As a result, interest on this card jumped from 7% to 29.9%. Discussions by telephone and with supervisors have resulted no success in lowering the rate. All previous payments had been made on time, and my personal credit record is excellent with a June FICO of 766. This is a company card, in my name. I am a co-owner of the company. As a homebuilder, every penny counts during this drastic downturn. But Advanta isn't budging, while collecting monthly interest of \$500. I understand credit card issuers are having default problems along with mortgage lenders, but I believe it is a mistake and unfair to play catch-up with an otherwise good customer.

Do we have any recourse?

Thank you.

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