

Susan Clem <susan@thomainsurance.com> on 07/24/2008 11:15:03 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I am definitely for help in any way that would keep the cc companies from uping interest rate charges. My BOA cc went from 8.79 to 22.49 recently. No reason. I even have my home with BOA. Have never been

late on either home or cc, pay more on cc than due, and have never been late on any other card and great credit score. I do have a high balance, but had high balance at 8.79. Any help to keep them from doing this would be so helpful!!! If you call, they say it cannot be lowered.

Sincerely,

Ms. Susan Clem
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