

From: larry linville <ludie1@msn.com> on 07/27/2008 11:10:02 AM

Subject: Regulation AA

Jul 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Discover card caught me in a scam to lower my rate by giving me a low rate on a ballance transfer, requiring me to call in once a month to keep the rate active. Agreeing to the terms they later told me that I was required to call in twice a month after they raised the rate. I managed to lock it in at a higher rate and am in the process of tring to pay it off so that I can discard the card.

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Sincerely,

Mr. larry linville
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