

Edward Bair <ebair@optonline.net> on 07/27/2008 11:40:04 PM

**Subject:** Regulation AA

Jul 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I would like credit card companies actions of increasing rates arbitrarily for all outstanding balances to be stopped. I am tired of receiving notices that my rate has significantly gone up & I have not had a late payment nor any late issues. I consider this unethical behavior on their part as well as unfair to the consumer.

Eddie Bair

Sincerely,

Mr. Edward Bair  
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