

**Subject:** Regulation AA

First Name: Carlos & Barbara  
Last Name: Sierra  
E-Mail: Sierras4@aol.com  
Telephone: 2096672992  
Profession: HVAC  
Organization:  
StreetAddress1: 1554 Mallard Court  
StreetAddress2:  
City: Turlock  
State: CA  
Country: 840  
Postal Code: 95380

**Comments:**

We are small business owners which in this economy forces us to have several credit cards. Even though we pay our bills on time, it started with one credit card company; Chase, then Bank of America, then Capitol One, then American Express. These companies all claim to do an annual review and everyone of them has lowered our credit limits even though we have paid these accounts on time. I just received a brochure/change notice from Advanta which states they are raising their interest rate to 35% for business consumers. Someone has to hold these companies accountable for these divious business practices. Consumers should start a class action lawsuit against everyone of them.