

From: SanDee Fry <n-joy-al-ways@triconet.org> on 06/14/2008 07:50:02 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

I believe with the economy the way it is everyone is getting MORE than their fair share if they stick to what they agree to at the beginning

of the contract. I feel it's very unfair for the credit card companies to lead people on by getting them into a contract and then after they've got them in a contract to change the rules. I have a girlfriend who had a excellent credit who got her first card at a low

interest rate and as soon as she got a loan they upped the rate to 21%. She hadn't defaulted on her loan, in fact she had paid before it was due each month but as far as they were concerned it didn't matter. They could do it so they were going to do it, even after she spoke to them. That's down right robbery and totally uncalled for. We all expect to be treated with respect and be taken at our word - these credit card companies have been getting away with this practice for years now and it's time that it stops. Poor people who really need loans and then are without recourse when the credit companies up their

loan rates to ridiculous interest rates. Unnecessary and should not be tolerated. We need to stop this practice NOW!!!!

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Sincerely,

Ms. SanDee Fry
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