

**From:** Joyce Leigh <jleigh3@spamcop.net> on 06/14/2008 08:20:03 PM

**Subject:** Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have been subject to several of my banks increasing my interest rate to the highest rate they can legally get. In on case I was solicited for the lower rate and within a year that rate was rescinded despite the fact I was never late with a payment nor missed a payment. Additionally, they lowered the amount I could borrow and on one card with a "no limit" spending they capped my spending. It seems as though the banks can do whatever they want and we have to just sit around and take it. I remember a time when interest paid on credit was a deductible on my income taxes. Please stop this abuse.

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Sincerely,

Ms. Joyce Leigh  
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