

From: Lori McMahon <zoom72175@mypacks.net> on 06/12/2008 04:20:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

There was a time when my minimum payment on my credit card was an uneven amount; like x dollars and x cents; not being accustomed to x dollars and x cents but only having to pay an even dollar amount I forgot to write the cents amount on my check; I think it was like 17 cents. This was a credit card company that I had been doing business with for 6 years always paying on time and had paid off previous balances several times through the years. Long story short; they

credited my account as if I was delinquent on my payment and charged me

an astronomical late fee and increased my interest rate from 5.99 % apr

to 23.00 % Apr. After two phone calls to customer service I was finally able to resolve this with the credit card company and they restored my interest rate back to the previous rate and eliminated my late fee. I was taken aback though; since clearly this had been an oversight and I couldn't understand why given my excellent credit history they didn't view it as such. Needless to say; I subscribed to automatic deduction from my bank so this couldn't happen in the future.

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Sincerely,

Ms. Lori McMahon
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