

**From:** Gerald White <daddypaycheck@verizon.net> on 06/18/2008 07:25:12 PM

**Subject:** Regulation AA

Jun 18, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Legistrator;

My example is Chase. They dropped my line in half to just above what was owed. They then raised the apr from 12.99 to 28.9. then what

happened was the rest of the card company's followed suit. There was no

issues with late payments or any collection issues. Their statement was the dept ratio was to high.

Sincerely

Gerald L White 1404 Sherwood Dr Lafayette,IN 47909

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Sincerely,

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