

From: Maria Patterson <fpatterson59946@roadrunner.com> on 06/20/2008 10:45:03 AM

Subject: Regulation AA

Jun 20, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Washington Mutual,

We have two credit cards with your company, and have always paid the cards on time, and always pay more than the minimum. We noticed in February that you sent a little notice out that stated there would be some changes in the APR (like a 10 point increase) and if we did not agree, to send you by mail a dis-agreement.

We figured since we have A-B credit that this would not have any effects on us.

Now we have received our newest's statements and have come to see that

you are jerking the APR's around, how come when the prime is so low? We called customer service, and of course no one will lower the APR unless we close our accounts. They stated that they reviewed our account, and it warrants such a hike WRONG I have my 3 credit reports from my credit union here in my hand. There has only been inquiries on this account, and that is fine.

I know for a fact that this email will probably just be deleted, so I am forwarding all communications on to my US Senators Tom Allen, and Olympia Snowe, as well as everyone in my friends list.

I have also been in contact with a consumer advocacy group (owned by Consumer Reports) called the Consumer Union.

I know you will not help us, and I have taken steps to roll these accounts over to my credit union who will lock us in at 9.75APR. We will be in contact with you and will adamantly pursue that NO OTHER CREDIT CARD COMPANY EVER COMMITS A TYPE OF FRAUD AGAIN We know the

Federal Reserve is working to help solve this issue. Good luck stealing anymore money from anyone else.

Frederick and Maria Patterson
Maine

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Sincerely,

Mrs. Maria Patterson
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