

From: Anthony Cook <tonyandsusancook@yahoo.com> on 06/12/2008 11:10:07 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please pass this legislation, or any legislation to stop credit card

companies from their abusive lending practices. For me, i have paid my balances IN FULL and ON TIME for years, yet in Noevember 2006, i misplaced my bill and paid 6 days late. HSBC raised my interest rate PERMANENTLY from 13% per annum to 34% per annum. I had to fight like heck for weeks to get them to lower it back and that is outrageous and

needs to be stopped. There are of course many other practices that are abusive that only you can stop. Please stop these greedy folks. they have a right to make a profit, but not at the expense of folks like me who have stellar credit ratings.

Thanks,

Anthony J.R. Cook
526 Lenox Avenue
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Sincerely,

Mr. Anthony Cook
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