

From: Eva Taylor <itaylor10@hvc.rr.com> on 06/12/2008 08:15:14 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have had HSBC credit cards for several years. Earlier this year, I had an issue with them. I started ge'ting collection calls from them despite the fact that I knew that I was current will all of my bills. It turns out that my bank Bank of New York's merger with JP Morgan Chase had changed the bank routing number. I had been assured that I would need to take no further action and that this would be seamless since Chase had sent out notices to the entire banking community. I was told that my on time payment to HSBC had been returned by my bank. I went to the branch at Chase and the manager got on the phone with me to HSBC. The rep there assured me that she would note the file and there would be no problem. This was far from the case.

I received a letter from them about a month later saying that my credit limit was lowered due to a late payment. Also, the interest rates on other credit cards were raised to the default rate.

Please stop these credit card companies from these usurious practices. It punishes people who try to act in good faith.

Sincerely,
Eva Taylor
12 Hillcrest Drive
Salisbury Mills, NY 12577

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Sincerely,

Ms. Eva Taylor
12 Hillcrest Dr
Salisbury Mills, NY 12577-5017