

From: Paul Damchik <prdamchik@yahoo.com> on 06/12/2008 08:15:14 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My wife Kelly and I have had the same credit card from Citibank with outstanding credit and zero late payments. The credit card company raised our rates to over 21% all for being excellent customers? I think not. They are not the only ones. Multiple card companies have hiked FIXED rates on us, even though the prime rate is currently at historic lows and are credit is excellent

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Sincerely,

Mr. Paul Damchik
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