

From: Diana Holt <streke1@hotmail.com> on 06/12/2008 08:15:17 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please work to rein in the usury that credit card companies are engaging in, turning hard working Americans who honor their debts and pay their bills on time into indentured servants.

Make them stop raising interest rates on customers who are never late, and getting people on treadmills they can't get off, until they lose everything they have worked for.

Why make me pay for people who are foolhardy in extending credit, or people who don't pay their bills? It is insanity that must stop.

I got off that treadmill, and paid off all amounts that were shown as balance due. Then I got hit with interest the next month. That was totally unfair. The invoice stated an amount due and a due date. I met the conditions and got a final stab in the back.

And stop letting them just raise the interest on existing balances

unless a person pays 30 days late. That's a horrible way to treat good people, and I'm asking you to stop condoning it.

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Sincerely,

Mrs. Diana Holt
1406 N Melba Doyle Park Rd
Decatur, TX 76234-9033