

From: Robon Vanek <robon3@juno.com> on 06/28/2008 10:10:05 AM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

To Whom It May Concern:

Here is another opportunity to besmirch the Chase brand. I was married in November 2006 and then took a 3 week honeymoon in Europe. I forgot

to pay a few bills. When I returned, I had to pay high interest rates. OK, my fault, no problem. For one year I paid 28-30% on a few cards.

After one year, Bank of America started to automatically lower my rate. Thank you Bank of America. Then, I started to receive 0% offers... I

called Chase on multiple occasions requesting a decrease in my interest rate. They continued to tell me that due to my credit worthiness or rather lack thereof, they could not/would not lower my rate. I am a

nurse and I accept responsibility for my actions. However, on multiple occasions I asked Chase if they wanted me as a customer & guess what they did not & I will NEVER again deal with CHASE. They are greedy money lenders who want to squeeze every penny out of people who are unfortunate enough to select their card. As a nurse, I am not rich, but I am not exactly poor either. I have now refinanced some of my debt and paid off Chase. They are out of my life forever & it gives me pleasure to tell everyone I discuss credit with to stay away from them due to their greedy business practices. However, if I were poor, I would have been under their thumb for a much longer period of time. Down with CHASE.

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Sincerely,

Ms. Robon Vanek
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