

**From:** Ted Yowell <teddixie@altazip.com> on 06/26/2008 10:35:05 AM

**Subject:** Regulation AA

Jun 26, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had a credit card from Sinclair Oil Co. which was through Juniper Bank. They billed me monthly by e'mail. They stopped sending statements and started running up late charges plu interest rate increase up to 32.24%. I paid this account in full monthly and was not past due until they missed sending a statement. I talked to them and they would not make any concessions. I no longer use them.

I had been running a balance on Credit Card from Advanta Bank for some time at a 7.9% interest rate. I never missed a payment and always paid more that what was due. Out of the blue they changed the rate to 16.99% rate. I contacted them and they said that they could do that in accordance with the original credit card agreement.

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Sincerely,

Mr. Ted Yowell  
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