

Subject: Regulation AA

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Comments:

I believe I have been party to unfair and deceptive practices by my credit card company. Without valid reason or justification, since my credit and payment history has been perfect, my interest rate was increased 150%. That is completely unacceptable and unjustified! After phoning credit card company asking why, they were unable to give me a respectable answer. Stating they would review my case in 90 days and that nothing else could be done at this time just leads me to believe they are taking advantage of me as a credit card holder. Extortion? Unfair? Deceptive? YES! Please investigate and act on this type of abusive lending practices