

From: Dianna Bonner <dianna.bonner@att.net> on 07/02/2008 04:20:02 PM

Subject: Regulation AA

Jul 2, 2008

Federal Reserve Board Email comments

Dear Email comments,

I paid my Chase credit card balance in full last month and was still hit with a finance charge! That is unethical and should not be allowed. That was the last straw so after 12 years I closed the account.

Unfortunately, not everyone has the ability to pay their credit card off and is at the mercy of unscrupulous credit card companies which is why your help is needed!

Even my attempt to reach out for a lower rate from the card company

itself was useless. Several months ago I carried a balance on my Chase

card so I called to ask for a lower interest rate (after all, I receive 1-2 offers @ 0% interest per week from Chase alone) but they couldn't (wouldn't?) help me. I have an excellent credit rating so I suspect greed for their lack of motivation.

The only way the common people of our country will be protected from credit card companies' unfair business practices is if they are forced to do so.

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Sincerely,

Ms. Dianna Bonner
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