

From: flaky2@sbcglobal.net on 07/11/2008 03:39:58 PM

Subject: Regulation AA

Janice Troyer
Lansing, KS 66043

When I had a Citicard, I had the payments automatically taken out. One day I received a notice that I was being charged and my interest was being increased because of a late payment. I called and asked how that could happen, and they said the agreement had expired. funny. I got no warning. They said for \$20 they would take the payment out of my bank account this time. As soon as I could, I paid off that card!!! How maddening! Now I am paying off my remaining credit cards - and not using them - as fast as I can. I just noticed that one of the cards has increased my interest from about one-fourth to about one-third. good grief. This is such a scam!! The public needs to get wise to these crooks. I realize I have been totally stupid about this.

Thank you for doing whatever you can to help keep the credit card companies honest and the public aware of the potholes.