

Subject: Regulation AA

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Comments:

I've have a Chase credit card sense 2002 and never missed I say Never missed or been late on an a payment untill in Jan.a hart attact and on March 5 2004 had 6 bypasses through all of the hasssle lhad on bill mailed to me that got misplaced and on the next month bill I noticed yhat I had indeed missed a payment so they increased my interest rate from about 8 or 12% up to 29.99%. I've called and explained to them about this matter and all they say they can"t do anything. I know this is my bill and I't not trying to get out of paying for it. My monthly bill is \$176.00 and \$125.76 is interesrest. (This is very stupid.) I don't care for them making money off of me BUT I'm not the only card holder they have lets be fair. Discover,Bank of America and Capital-One raised theirs also but lower theires some. THESE BUSNISSESS HAS GOTTON WAY OUT OF HAND (R-1314