

~Subject: Regulation AA

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Proposal: Regulation AA - Unfair or Deceptive Acts or Practices

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Comments:

Yes. This is long overdue. I have statements not sent too my house and that made me late. Chase raised my interest rate to 30.00% from a promotional 2.99%. It took them 2 months or more to give me my interest rate back. I told them that i thought the missing mail was intentional and that i would take legal action. they asked if i changed my address. i said it has been the same my whole life! What made me suspicious was that they said it was returned to them with my right address. Why did they not notify me in some way? Also,i have some high balances because of some major purchases. I have never missed a payment and yet almost all of my cards tried too raise my interest rates till i closed them too keep the existing terms. This was on cards that i did not have that high balances on also as they said they reviewed my credit report. This is not right considering that i have a perfect payment record!