

From: accgibbs@sbcglobal.net on 07/10/2008 09:55:02 PM

Subject: Regulation AA

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The banks behind the credit cards are all nasty, but the B of A seems to be one of the worst. They granted me credit which I used to pay taxes. Never missed a payment or paid late. Made more than minimum payments. Every time I paid off \$2000. or so, they would lower my credit line by that amount so it looks like I'm using 90% of my credit---not the truth which is I'm paying off what I borrowed! I never even use the cards because I just want them paid off! I have 2 cards that they keep doing this with--and 3 total, if you count my MBNA card (which they don't fool around with). My credit report shows that I'm nearly maxed out (with them) and other card companies use that when determining interest rates, etc. By the way, I use my cards for my business, not personal things. I've been in business over 30 years (started it when I was 24) so they have YEARS of history to gage my credit worthiness. I may have p aid one month late over the years, but it's pretty pristine a credit report so they have no legitimate reason