

**From:** MARY BRETON <mary.breton@bostonhousing.org> on 06/04/2008 02:30:03 PM

**Subject:** Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

I recently received a notice from my credit card company( Wells Fargo) when I originally accepted their offer for a credit card they promised me an interest rate of 14% (which is a high rate already) after at least 6 payments ( on time, I have never been late on any of my payments) my interest rate was hiked up to 18.9% when I inquired about the increase they told me that they never promised to give me the rate of 14% . at the time I needed the money so I let it go, I just received another letter stating that because of my credit (NOW!) not then when I applied, that my interest rate is going to rise to 22.% I think this is ludicrous why didnt they consider that when I opened the account with them. I feel this is just another way of these companies to steal more money out of hardworking individuals. this is totally not fair, the government should do something about this as soon as possible. BETTER SOONER THAN LATER!!!!!!!!!!!!!!

Sincerely,

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