

From: Charles Hoover <choover1981@sbcglobal.net> on 06/05/2008 01:40:00 PM

Subject: Regulation AA

Jun 5, 2008

Federal Reserve Board Email comments

Dear Email comments,

Something needs to be done whit credit card companies hiking interest on there cards. I have a Sears card that 4yrs ago was at 15% interest and today it at 30.5% interest. I have never been late with the payment.

They tell me it do to my credit. My credit is well above the normal. So why do I have a 30.5% when all my other cards are at 15% to 19%?

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Sincerely,

Mr. Charles Hoover
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