

From: Brenda Backman <kbackman5444@msn.com> on 06/08/2008 10:46:06 AM

Subject: Regulation AA

Jun 8, 2008

Federal Reserve Board Email comments

Dear Email comments,

Bank One raised the interest rate on my card with them because I had been late paying on another card with another company. I had worked hard to maintain my account with them but it didn't make any difference. I have paid for my purchases several times over. The interest rates are unsurmountable.

Sincerely,

Ms. Brenda Backman
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