

Milissa O'Neill <milissaoneill@gmail.com> on 06/10/2008 07:30:07 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I was recently tricked by my credit card company. I have always paid on time and always paid more than the minimum. The previous month, I paid Target three times and well over my minimum amount due. Later that month, they hiked up my interest rate, and decreased my account credit by \$100 less. I was hoping to have my account balance paid down but since the interest rate hike, it has been harder to do. This also alerted my other creditors and they have raised my rates.

I think this is truly unfair because I have always paid on time and pay more on each credit card as I can. I was trying to improve my credit rating and now it will take longer to do because of Target.

Sincerely,

Mrs. Milissa O'Neill
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