

From: Douglas Blackwell <advantmar@aol.com> on 06/10/2008 07:55:04 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Sir/Mame

I had a credit card bill misplaced in my house and missed the monthly payment(for the first time).

The credit card company (Washington Mutual) then sent notice in FINE PRINT on my next credit card statement stating that my yearly interest would be raised to just under 30% per year.

In order to maintain the current interest rate, I had to cancel the credit card by a certain date.

Therefore, I was forced to cancel the credit card(To Avoid The 30% Rate), then my FICA score dropped.

I hope this story will be helpful in your debate on this issue.

Sincerely,

Douglas Blackwell
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