

**From:** Harry Gintzer <pony21ranch@msn.com> on 06/10/2008 09:05:03 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card fees and rates are getting ridiculous. Due to years of credit, most of mine are between 7-9 % ,, BUT I had a Chase Card that was late, ONCE, by one day, due to travel and electronic payment time,, and they jumped me to 29%. What a way to treat an OLD customer. No consideration whatsoever. I transferred the balance and told them I used to think Chase was one of the best institutions on Wall st., but I will never trust them for anything again. Lots of offers in the mail, with great intro rates,,,, just waiting for someone to screw up and not have an alternative. Thank god I did.

Sincerely,

Mr. Harry Gintzer  
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