

From: MaryAnn King <office@pineridgegardens.com> on 06/10/2008 09:55:04 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have an excellent credit record. 3 months ago a credit card company doubled my rate for no reason. When I talked with them about this, they said they were increasing everyones rates because they needed to do this. I paid this off & cancelled the card - at that point they tried to offer me a lower rate. Of course I told them no way. Something needs to be done about this reckless & unfair practice. Please see to it that credit card companies cannot increase rates without due notice. Stop them from increasing rates on existing balances unless deserved (way late payments), not allowing credit card companies to increase your rate because you were late with someone else!

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Sincerely,

Ms. MaryAnn King
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