

From: John Dowling <jpwd105@optonline.net> on 06/12/2008 10:10:11 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have never been late for any payment, nor over the limit but my credit card company raised my interest rate from 14.99 to 19.99 on my existing balance. When I called to find out why, I was informed that the rate was changed due my fico score. Why my fico score affects how I am paying a credit card is beyond me. I had this credit card since 1984 and this is how they treat a "valued" customer. I find that insane!

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Sincerely,

Mr. John Dowling
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