

From: Maureen Stanford <lmstanfam@earthlink.net> on 06/10/2008 10:30:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have been trying to get Wahington Mutual to lower my interest rate for almost 2 years (they have imposed a whopping 33%). I have not had any late payments and always pay at least the minimum and most often more than the minimum due. Each time I talk to them they say they can't and won't do anything to lower my interest rate. I have cards with AT&T, Chase, and HSBC all of whom who have lowered their interest rates within the past year and all of them have treated me like a valued customer. I have tried to talk with supervisor and managers at WaMu about this unfair practice (which is.. "just because they can") to no avail..in fact, the higher I go up their line of overpaid predators, the more rudely they treat me. Please, we work hard and pay our taxes and pay all of our bills on time...is there not anything I can do other than to tell them I am closing my account (been there..done that)? My balance will never come down at this rate and I am not a deadbeat...this just isn't fair. Thanks for your time...I appreciate everything you are doing to remedy this situation.

Sincerely,

Mrs. Maureen Stanford
16999 Old Jamestown Rd
Florissant, MO 63034-1412