

From: Terri Braun <tjb330@aol.com> on 06/11/2008 10:10:03 AM

Subject: Regulation AA

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Dear Email comments,

Please pass the new laws to stop the tricks of the trade from these credit card companies. They come at you with great rates and offers, then as you pay along the way thinking your doing a great job of being on time, not exceeding your limit.....WHAM! Guess what we just raised your rate to 4 times what it was and that means your little 64.00

payment just increased to 185.00 per month. This has recently happened

to my fiance and just about put him in financial ruin. If two or three companys do this, nobody can anticipate that kind of a monthly hike in

their bills and continue to pay in a timely matter....and if you don't, ,,WHAM again, because now you have late fees too.

This is a horrible industry with not near enough regulation. If you are paying a company on time, and fufilling the obligations you agreed to.....there should be NO SURPRISES ALLOWED!!! PLEASE STOP THESE COMPANYS NOW.

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Sincerely,

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