

From: Patricia Keller <tkeller@chsmedical.com> on 06/12/2008 09:45:49 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I have been with WaMU (was Providian) for several years and always pay well over my minimum payment. Last month they raised my rate from 14% to 24% and when I called them they said it was due to adverse info on my November Transunion. I pulled it and there is a report from Sallie Mae which says "unknown" for 3 months. That is what they are using. So, I have always paid them and what if I was in trouble at the moment? Does jacking my payment help me meet all of my commitments? No it would get me in deeper trouble. This is ludicrous. They should not be able to take advantage of us this way. By doing this I can't even move to another company.

If I make a late payment to them that is one thing but to allow them to raise my rate because of my relationship with another vendor is not right at all. Please end this practice. It can force more people into financial ruin.

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Sincerely,

Mrs. Patricia Keller
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