

From: Debra Kaloyios <dkaloyios@comcast.net> on 06/12/2008 12:45:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I did a transfer balance from my Credit Card. I did not receive my first statement for some reason (Post Office or Credit Card Co. error). The Credit Card Co. increase my rate even though I was a long standing customer with a excellant payment record for many years. This is an unfair practice.

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Sincerely,

Mrs. Debra Kaloyios
468 Teal Plz
Secaucus, NJ 07094-2216