

From: Doreen Schafer <dschafer@sprynet.com> on 06/12/2008 12:45:05 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Its happened to me. Chase increased my interest rate for no good reason. They send out checks to transfer balances & then take away the good rate they have given you! I never had a late payment. Always paid on time! I also had a very good credit rating. Please stop this unfair practice!! Thank You!

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Sincerely,

Mrs. Doreen Schafer
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