

From: Ellyn Sutton <ellynsutton@hotmail.com> on 06/13/2008 02:45:05 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

My story: I was paying monthly payments on a \$5,000 credit card debt from Chase the day or day after I received the monthly amount due. My interest rate was 5.99% and I had no late payments. Chase arbitrarily

increased my interest rate charge to 29.99%, based on amounts due I had

at other banks, EVEN THOUGH I WAS ALSO PAYING THEM THE MOMENT I GOT THE BILL, AND HAD NEVER HAD A LATE PAYMENT.

This is robbery, plain and simple!

.

Sincerely,

Ms. Ellyn Sutton
PO Box 18754
Spokane, WA 99228-0754