

From: BONNIE BROOKS <bpbrooks7@wmconnect.com> on 06/13/2008 09:15:14 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

I WAS PAYING MY BILL ON TIME NEVER LATE NEVER OVER THE LIMIT PAYING MORE THAN MY MINIMUM DUE AND WASHINGTON MUTUAL (PROVIDIAN CREDIT CARD) WENT UP FROM 14.9% TO 21.9% I CALLED THEM AND THEY WOULDN'T COME BACK

DOWN.THEN MY NEXT PAYMENT WENT UP TO 100.00 FROM 70.00 MINIMUM DUE. AND

TOOK 66.00 IN FINANCE CHARGES. I QUIT PAYING IT.. I GET 5 TO 10 CALLS A

DAY FROM THE 1800 SERVICES I QUIT ANSWERING THOSE CALLS..I WROTE THEM A LETTER AND WHEN THEY DECIDE TO COME DOWN THEN WE CAN MAKE ARRANGEMENTS TO PAY IT OFF IF THEY DON'T I'LL NEVER PAY ANOTHE DIME ON IT.. I TOLD

THEM SO.. THANK YOU FOR TRYING TO REMEDY THEIR UNFAIRNESS..I WAS A GOOD CUSTOMER AND THEY DID ME THIS WAY.AND A LOT OF OTHER PEOPLE THANK YOU

Sincerely,

Mrs. BONNIE BROOKS
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