

From: Kevin Whartnaby <wharna@aol.com> on 06/12/2008 02:15:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am a disabled retired federal employee, married. My wife is also disabled and on Social Security. When we get our checks we first pay all the bills in full and never leave a balance and also we are not late usually very early in payments. I always pay at least the min payment but usually pay a little more, because we depend on our credit cards for the end of the month to buy food and any extra medical or

such. I just had to cancell 2 of my cards because of unfair increase in my fees.

On my ASPEN card issued by First Bank and Trust Brookings South Dakota.

I received a letter dated 3/12/08 telling me because of my good payment history my credit line has been increased to \$600.00 and my annual fee of \$150.00 has been reduced by \$25.00. My monthly account maintenance fee will stay at \$6.00. Then on 5/6/08 less than 2 months later i

received a letter informing me that there is an amendment to my account

that because of my account being delinquent at least once in the past 12 months they are incrtasing my acct maint fee to \$10.00, and also increasing my min pymt requirement etc. If I do not agree with the

changesand accept them my acct will be closed immediately. I called the 800 # and asked how could they give me a letter saying what a good

payer and customer I was and rewarding me for this and then less than 2 months later basically telling me that I am a high risk customer and punish me fopr this even though I pointed this out and the fact that I always paid the min and most times more I never missed a payment or anything that I thought this was unfair well they closed my account. I also had this happen to my other card the TRIBUTE card issued by First Bank Of Delaware. same letter increasing my min pymt fee and my acct masint fee from \$6.50 to \$10.00 a month, again stating that I was

delinquent at least once in the past 12 months. Again I called the 800 #

and explained to the lady that I am always making at least the min pymt

and most times more never missed a pymt or had any problems and I would like to know when I was delinquent and for how much and for how long. she informed that I was late on a payment 10 1/2 months ago.I pointed oput to her that I also made 2 pymts that time befor the next payment

was due, so it was after the due date but before the next due date then I also explained to her that I was in the hospital at that time having another heart procedure done and my wife was making all the bill payments that month. They did not want to know anything so that account was closed also. Now I do not struggle to make sure that I have their

payments made I concentrate on my other 2 cards that have been very good to me even though I have to pay very high fees just to make my payment on the internet or by telephone, but they still have not done anything like this to me. Something needs to be done about how these banks take advantage of us less than perfect credit rating people who mostly are

on fixed incomes and are good people that have some medical problems or senior year difficulties. Thank You

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Sincerely,

Mr. Kevin Whartnaby
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