

**From:** frank.chan@nyack.edu on 06/21/2008 09:00:02 PM

**Subject:** Regulation AA

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I just closed my Citibank Premier Pass Credit Card account. I contemplated a stop payment on a check I sent to Citicard and asked what the penalty would be. A customer service agent said, "A \$29 cancelled check fee." I agreed the penalty was small enough to be worth it to me to stop the payment. I then discovered that in addition, my 14.9% APR jumped to 29.24%, my balance transfer rate jumped from 4.9% APR jumped to 44.75% and my cash advance rate jumped from 0% to 29.24%. The agent neglected to mention any of these. I was horrified and angry. Please do something about this.