

Amee Elliott <amee_elliott@yahoo.com> on 06/12/2008 03:15:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My credit is ruined. The United States postal service in the week of Sept. 11, 2001 delivered my payments late. I went from 4% interest - 10% on most to 21% - to 24% due to this drastic week. Even though I paid on time and it being post marked on time, the credit card companies ex: Chase bank, Bank of America raised my rates so high that it would take me decades to pay my bills down or off. No matter how many times I tried to call them and work something out they arrogantly refused. I just stopped paying. I was not going to tolerate the deception on the banks part. I would have gladly paid my debt. I enjoyed my good credit standing. Two credit card companies during this

month sent me notices saying they would not penalize their customers on this issue (Anthrax Scare). The two credit companies were Home Depot and Target. I have paid my debt to both and still enjoy a credit line with them to this day. I will not pay a dime to the banks that took advantage of a situation that was out of our (citizens) control. These

banks could have been paid in full but, they chose to stick it to their good paying customers.

.

Sincerely,

Ms. Ameen Elliott
1402 Inwood Blvd
Garland, TX 75042-8111