

From: clirby@earthlink.net on 05/26/2008 01:20:02 AM

Subject: Regulation AA

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I had around \$10,000 on my Wells Fargo card at "2.9%interest until it is paid in full". I never made a payment late to Wells Fargo or any other entity. All of a sudden I get this "nice" letter telling me that they were raising the interest rate because of something (who knows what) on my credit record. The new rate was above 20% (don't remember exactly as I promptly paid it all off so am no longer getting statements. This happened just this year. Now all of my credit cards are charging above 20% interest so am moving all my balances to my son's cards.