

**From:** "Amy Lindgren" <lindgren.amy@gmail.com> on 07/26/2008 01:40:06 PM

**Subject:** Regulation AA

Good Afternoon,

I failed to read the fine print on my credit card while trying to rebuild my credit. I fully understand that this was not a smart thing to do. However, I am now stuck with 3 credit cards that increase fees, add fees without my knowledge and charge extremely high maintenance fees. I hold cards issued through First Premier Bank and Orchard Bank. My fees range from 6.00-9.00 monthly maintenance to 86.00 annual fee to be a card holder. Every time I have paid the balance to zero, I am hit with a new fee.

Orchard Bank added a monthly insurance fee to my account without my consent and have failed to remove it upon my request. (3 consecutive months).

These companies have helped increase my credit score, but it has cost me a considerable amount of money. I feel that they are predatory lenders, claiming to offer 8% interest, but with the additional monthly fees the interest rate is higher than 30%. They are completely dishonest in their business practices.

I also received a phone call from representatives from First Premier Bank requesting that they be able to sign my name on a letter to the Federal Reserve stating that I have enjoyed having access to their services and that I believe that their business practices are good for the consumer. When I refused to allow my name on the letter, they hung up on me.

Thank you for the opportunity to express my opinion on this matter.

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