

From: Neal McCarthy - 07/25/2008 03:00:10 PM

Subject: Regulation AA

American Eagle Credit Card is issued ,I believe, by GE money bank..I had a variable rate,but when interest rates continued to drop,they simply raised the"spread"that the rate was based on and I ended up paying a higher variable rate,despite a declining rate environment...N.McCarthy - Brockton, Ma 02301

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