

From: "JORGE HERNANDEZ" <financejorge@bellsouth.net> on 07/29/2008 07:05:06 AM

Subject: Regulation AA

To whom it may concern,

The ability for a credit card company to raise your interest rate or change your terms due to a change in your FICO score or a late payment elsewhere is unacceptable. How do they ever expect the common man to get out of debt with them? Isn't this why usuary laws were developed in the first place?

I am a firm believer in less government being better but this is out of control and we need help! Best of regards, Jorge and Samantha Hernandez

Jorge Hernandez

Regional Vice President

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