

From: rayjr365@optonline.net on 09/03/2008 11:50:04 PM

Subject: Regulation AA

First Name: Ramon

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Message: I have several credit cards. I was 2 days late in one of the credit cards and this caused not only for the credit card company in question to increase the interest rate but also the other credit card companies to increase their rate to an astronomical amount of 35%.

It is very unfair for these companies to do whatever they want without the overseeing of a regulatory agency.