

From: ed davis <davispard@yahoo.com> on 07/29/2008 09:20:02 AM

Subject: Regulation AA

These folks are completely out of control; especially American Express. Since this company is in trouble overall, they are reaping or should I say Raping, their existing customers, with rising fees and interest rates. Overall all of these companies need to be taken aback, and the consumer should have, at least, knowledge that their rate is going or might go up. That is not the case now, under existing rules.