

**From:** Angela Hejduk - 07/25/2008 11:40:09 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a credit card account with WaMu, I opened the account when it was Providian. I opened the card while away from home in college. It is my longest open account. I have an excellent history with them,

i.e. never paying late and paying more than the minimum each month. My interest was 13%, but as of May my interest was increased to 29.9%.

When I called the company, there was very little help. When asked why, they couldn't explain. With my credit report and score at hand, there was no explanation. I haven't been late with them or my other loans/credit card. And I decreased my debt to credit ratio. My other

creditors didn't increase my interest rates. The only way to return to

13% to close the account. My credit history is young and I needed this particular account to establish a longer history. I am know working hard to pay off this balance, but it is becoming more and more difficult. I no longer use the card, but it seems the balance is just standing still. With some regulation, I think I, as well as others, would have a chance to get out of debt.

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Sincerely,

Miss Angela Hejduk  
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