

From: Richard Harper <ryann1210@aol.com> on 07/29/2008 07:05:06 PM

Subject: Regulation AA

Jul 29, 2008

Federal Reserve Board Email comments

Dear Email comments,

I bank with Case bank. I have my mortgage, equity line of credit, credit card and checking acct. with them. I have never been late or missed a payment. My credit card has various credit lines for balance transfers, purchases and promotions etc. I had rates from 7% for promotions to 14.99% for purchases. About a year ago, as I was reviewing my statement, I noticed that they had increased all my rates other than over-draft protection to 29.99%! I called to find out why,

and the only reason I received was that they reviewed my revolving debt

and determined I had more than what was acceptable. I have tried to get it lowered, to no avail. This has cost me hundreds of dollars.

Basically, this should be regarded as fraud and theft. I hope you will do something to protect those of us being taken advantage of due to no regulation. Someday, I will repay them by changing banks, if there are any honest ones left.

Sincerely,

Mr. Richard Harper
1186 Madrid Rd
Greenwood, IN 46143-2657