

From: Jeffrey Combs <jacombs@sbcglobal.net> on 07/29/2008 07:20:04 PM

Subject: Regulation AA

I was shocked by the fact that you folks may well be looking into the crime of greed that is running our credit cards companies. I am lucky, I have made enough money to keep my head above water, but 4 years ago, I almost lost everything. I never missed a payment and have always at the very least made the minimums, but it did not stop these nasty and greedy companies from raising my interest rates to 34% on the outstanding balance. Now, can you imagine that this is not just crooked?? The banks that are the worst, Advanta, Provident & Discover. I even sent a letter to the president of Advanta and complained of the ridiculous charge of their 35% and they basically told me too bad, it was legal. Now, I have such fear and pity for those in America which you allow as our supposed protector to do this to your American citizens, it sickens me. I solicited that bloated Christopher Dodd, but of course I see why he or his staff never responded as he was in the pocket of Countrywide.

My God, this is America and we are supposed to take care of those that are struggling and not allow such blatant robbery of its citizens. For 4 years I have struggled to make these payments and others, and succeeded, but these three companies alone have made over \$30,000.00 over these four years in interest, now you tell me, fair or crooks????

I have had great relationships with, Bank of America, U.S. Bank & Citi bank, they are reasonable at 19% or less, this needs to be the law of the land. No wonder the economy is in the tank, when our own government allows honest and loyal citizens to be stole from on a daily basis.

I doubt this will do any good or I will ever hear from anyone at the Fed, but I just had to try one more time, not to save me, but the countless others who are not as lucky as I and are losing their homes because of this fraud. Please get out and help the people that pray every night for assistance. Listen to your citizens and fight the fight for THEM...

Sincerely,

Jeffrey A. Combs