

**From:** "Jerry Brummett" <Jerry.Brummett@stanpac.com> on 07/31/2008 02:10:11 PM

**Subject:** Regulation AA

It is completely unfair for credit card providers to change the rate at a whim. I completely understand them "maxing" out your rate if you are late. However if you have not been late and not gone over the limit you should not be charged extra. This would definitely put me in a pretty tough position. Please force the banks and credit card providers to play fair!

Thank you!

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