

From: "Tigner, Ronald E." <RTigner@cozen.com> on 07/31/2008 07:55:04 PM

Subject: Regulation AA

Dear Sirs:

Recently I received a bill from Exxon in which my interest rate had jumped to 40% even though I was current on my payments. They permitted me to charge over my line of credit, after lowering the credit limit, without notice to me. It seems deceptive to lower one's credit limit without notice, and then permit a person to charge an amount in excess of the lowered credit limit, without giving one an opportunity to use another credit card, and then increasing the interest rate to 40%. This is my opinion, was unconscionable conduct by Exxon.

I would hope that you would prevent credit card companies from engaging in this type of behavior when you adopt new regulations governing them.

Very truly yours
Ron Tigner
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