

vbennett@hawaii.edu on 07/30/2008 12:40:01 PM

**Subject:** Regulation AA

First Name: Virginia

Last Name: Bennett

Address: 1201 Wilder Avenue, #1704

City: Honolulu

State: HI

Zip Code: 96822-3160

For many years now, I have promptly paid my credit card bills. Yet, several years ago, Bank America--one of my card-holders--arbitrarily raised the interest on all ATM transactions by 20%!! This has made it considerably more difficult to pay down my debt, which is much higher than the averages listed above. As a handicapped person, my expenses are considerably higher than those of a normal person.

Americans for Fairness in Lending

[info@affil.org](mailto:info@affil.org)

<http://www.affil.org>