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**From:** Paul Wolcott [mailto:paulw@remacinc.com]  
**Sent:** Monday, May 12, 2008 2:06 PM  
**To:** \_Regulatory Comments  
**Subject:**

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**From:** Paul Wolcott  
**Sent:** Monday, May 12, 2008 1:00 PM  
**To:** 'regs.comments@federalreserve.gov'  
**Cc:** 'REGCOMEMENTS@NCUA.GOV'  
**Subject:** CREDIT CARD PRACTICES

As someone who has always paid there bills I have recently had Chase bank raise my interest rate from 9.99% to 29.9% when a charge was accidently made that put my card over the limit. I have only been late once about 3 years ago due to a mail delivery error. Chase saw fit to change my rate to this ridicules rate instead of just denying the charges so they could take advantage of the error.

Something needs to be changed to keep credit card companies from taking advantage of people.

Thank you

Paul E. Wolcott