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From: Tamara [mailto:tacrotter@verizon.net]  
Sent: Thursday, May 22, 2008 11:43 AM  
To: regs.comments@federalreserve.gov  
Cc: \_Regulatory Comments  
Subject: proposed credit card rules

I wholly support any effort to make banks and credit cards more accountable for their business practices. I recently relocated to Texas and opened a new bank account, and accepted their credit card as well. I was told the terms for the credit card would be 0% interest for the first six months, and 0% on any balance transfer. However, I was charged 10% interest on charges incurred the first six months. I called the credit card company and asked for a payoff balance for the interest bearing portion of my account. I paid that amount, only to find on my next statement that the balance transfer amount had been paid before any monies were applied to the interest generating amount. Talking to the bank staff and credit card representatives proved fruitless. Banks generate huge amounts of profit from high interest rates, late fees and the like. These are predatory lending practices, and whatever can be done to stop them should be promoted. Thank you for your efforts.

Tamara Rotter