

Jordan, Sheron Y

From: Snyder, Diane L
Sent: Friday, July 11, 2008 8:49 AM
To: Jordan, Sheron Y
Subject: FW: REGULATION OF CREDIT CARD COMPANIES.

From: White, Barbara [mailto:Barbara.White@mkcorp.com]
Sent: Wednesday, July 09, 2008 2:11 PM
To: _Regulatory Comments
Subject: REGULATION OF CREDIT CARD COMPANIES.

I am writing to let you know that I support more regulation of the credit card industry. Many of their practices are unfair, and some border on being fraudulent.

We have an excellent credit record all of our life, by excellent I mean NO late payments, and credit score of over 8. Capitol 1 raised our interest rate 5% on an account that had been in effect over 10 years with no late payments, and no other credit blemishes. I called and tried to negotiate it down to no avail. This is not fair to raise a rate on a balance you are carrying when you have the best credit record. It is in no way justified.

Barbara White
Southlake, Tx 76092