

Subject: Truth in Lending - Version 2

Date: May 02, 2008

Proposal: Regulation Z - Truth in Lending

Document ID: R-1286

**Document
Version:** 1

Release Date: 05/23/2007

Name: mark j maxson

Affiliation:

**Category of
Affiliation:**

Address: 2678 ramsdell pl

City: san jose

State: CA

Country: UNITED STATES

Zip: 95148

PostalCode:

Comments:

I have a credit card with BofA and MBNA for over 20 years, never missed a payment or been late. In december of 2007, thru a bank error, my check to pay credit card was returned. I called BofA before they even knew the payment was being returned and had them direct wire a payment from my bank. Even with all this happening, they raised my interest rate from 9.9% to 24.99%. I have a really high credit score, a secure job and own my house, have 401K, savings bonds, etc. Still they deem me a credit risk. I applaud your new initiative to stem these uncalled for interest rate adjustments.
