

dhuneke@saintpetersuh.com on 06/25/2008 09:30:17 PM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

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To Whom It May Concern,

I am an example of this practice as I have recently filed bankruptcy and also foreclosed on my house of 28 years. aside from my personal problems which forced me to rely on credit cards I was always paying much more than required minimums due & never seeing much in pay down of balance. It seems the rules of late charges, higher finance charges due to lateness of even 1 day is horrible, especially since my previous payment was more than 2 minimum payments due. I have come to hate this country & it's practices with everything involved, credit card issues, excessive taxes, having to work overtime continuously to survive. I should be looking forward to retiring within the next 3 years & may be unable to because of the way politics dictates our way of life.

The new proposed credit card rules curb some abusive lending practices that drive consumers deeper in debt. I urge you to implement these rules to provide relief to people like me who just want a fair deal from credit card companies.

Mrs. Diane Huneke.

Sincerely,
Diane Huneke
77 Goodwin Dr
North Brunswick, NJ 08902