

From: Lisa Zlatkovich <lzlatkovich@wi.rr.com> on 07/24/2008 09:50:09 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I currently in debt with Citibank for \$30k

I have tried and tried again to work with them to pay down the debt, but all they do is increase the interest rate on my cards. I feel as that they are only interested in getting my interest

payment. I am unable to pay down any of the principal due to the company

NOT willing to work and help me pay what I owe. I have recently been on disability and my income has decreased by 40%. I feel these credit card companies; Citibank, Capital One, American

Express, etc are taking full advantage of people in debt and are trying to pay down their debt.

It is completely unfair that these companies can increase their interest rates at will and there is NO ONE holding these credit card companies accountable.

Please have the government omit the insane interest rate levels, 17%-25%, and let me pay what I owe !!!

.

Sincerely,

Ms. Lisa Zlatkovich
7008 Dryden Ct
Greendale, WI 53129-2244