

"Joanie Barnett" <Jbarnett@metrocast.net> on 07/25/2008 08:50:08 AM

**Subject:** Regulation AA

To the policy makers in Washington DC:

Your consideration of the "normal" families in the United States is necessary. An average income of \$200,000. is a ridiculous amount to compare a family's income to -- we don't make that in two years time. The costs of fuel and heating oil has adversely impacted every property owner in the Northeast. Heat is not an option in colder climates. The cost of fuel for our vehicles and the trucking industry has impacted every other expenditure we have as well. Home values in New Hampshire have plummeted; leaving us without equity, so selling to recoup our investment must wait. Property taxes will continue to rise with the impact of fuel costs for the municipalities and government as well. Good people are struggling. I am scared that there will be more people homeless and starving in our wealthy nation. For those who can maintain, our futures are bleak. People are trying to save money to pay for needs; not to save for the future.

The credit card issuing banks should not be able to "rape" the american public by increasing interest rates due for a late payment on their account or any other account. They collect late fees and continue to charge interest on the unpaid balances. The processing time of their payments affects everyone and charging \$8-20 dollars to rush an electronic payment is astronomical for the effort it requires to process and post these payments. If you schedule the payment on the due date, it should be credited on the due date. It is time for a change.

Please preserve the American Dream and stop the gouging of our wallets.

Sincerely,

Joan Barnett  
53 Carter Mtn Road  
New Hampton NH 03256