

From: Kim Mettache <kimiam265@aol.com> on 07/24/2008 10:15:02 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I agree that the credit card companies need to reduce the interest rates..and not tie it to the prime rate. When it goes up...everyone will be in trouble. You make enough money on the interest! STOP it! I agree also..that payment should be paid towards the higher interest debt FIRST.
STOP HIKING the INTEREST RATES!

GIVE US A GRACE PERIOD! must be in by 5 pm on such and such date? How is that possible? It's not my fault that it didn't make it by 5 pm...so I get penalized? GET REAL! Three times I paid off my credit card..three times I had to pay interest on the balance that I already paid? WHAT?

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Sincerely,

Mrs. Kim Mettache
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