

James Ward <keegan@luckymail.com> on 07/24/2008 10:35:00 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

My credit card just doubled my interest rate because of my credit score although I have never been late and I always pay more than the min payment each month. I have never defaulted with this company and I think it is very unfair for them to be able to do such a thing, just another way for them to get more money!

James Ward

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Sincerely,

Mr. James Ward
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