

FRANCINE BYRNE <gkobyrn@earthlink.net> on 07/24/2008 10:35:06 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Recently my credit card interest rate was increased by 19 percent. I always paid it on time and could not understand why this happened. Eventually, after speaking with several reps. who would not agree that it was an error of credit card co, I was finally

told it was a computer error and credited interest paid and had my rate reduced. Trying to prove that I was correct made me feel helpless against the credit card co.

I was credited interest and

I was told it was a computer error??? but

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Sincerely,

Ms. FRANCINE BYRNE
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