

Jack O'Connor <jackoconnor1@excite.com> on 07/24/2008 11:20:05 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is unconscienable that credit card companies can raise interest rates on existing balances unilaterally or charge a minmum monthly finance fee on accounts that are current or paid up to date according to schedule.

Sincerely,

Mr. Jack O'Connor
28 Powderhorn Way
Berkeley Heights, NJ 07922-1839