

Patricia Garcia <patticakes1004@att.net> on 08/21/2008 06:00:02 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I as a consumer have not be able to understand how a credit card

company can charge you a monthly fee on a zero balance due, plus a high interest rate. As the consumer you have to options the first option is to keep paying the high interest rate & monthly fee or second option is to close the account, but then your credit rating is effected.

If you consolidate your credit card debts for a lower interest rate with better payment & fee options, then once again your credit ratings are effected.

Question: Where does it end?

Thank you.

Sincerely,

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