

Thomas Hnat <hnats_landing@msn.com> on 07/24/2008 12:20:00 PM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are a rip-off. They send you offers that you can't refuse and then they stick it to you if your late with a payment or can't make the full amount of the payment that they are demanding. They always apply your payment to the low interest debt first so they

can milk you for more money on the higher interest debt. The lower your

credit rating the higher the interest that they charge making it almost impossible to make your payments. In today's economy it is extremely difficult to make ends meet and the credit card companies are taking advantage of this to increase their own profits.

It's time for you as a representative for me in our government to start doing your job to protect me instead of trying to make yourself more wealthy.

Sincerely,

Mr. Thomas Hnat
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