

verna frisco <zetty@comcast.net> on 07/25/2008 10:30:05 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

The card companies promise you a lower rate if you transfer your balance and then after the transaction they raise the interest rate. They take your finance charge and put it under a different interest rate.(higher of course)

Why can they charge for electronic bill paying?

I found when I almost have a card paid OFF they lower my interest rate.

You insisted we use credit cards instead of checks and now the consumer is paying BIG time.

HELP HELP Help

Sincerely,

Mrs. verna frisco
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