

From: Kimberly Anderson <talinn2@msn.com> on 07/24/2008 12:20:04 PM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had always paid my monthly payments on time. On occasion, the mail was slow and my payment was late by 1 day. The credit card company

then jacks my interest up by huge amounts. I find this ridiculous. If it weren't for their raking me over the coals I could've paid off my cards. Instead the bills rose outta my control and I have now had to negotiate to do a pay off plan. Otherwise I'd merely stop paying them at all. My credit score is trashed, as well.

.

Sincerely,

Ms. Kimberly Anderson
4220 El Dorado Rd
Placerville, CA 95667-8239