

**From:** Suellen Kirsch <suellenkirsch@aol.com> on 07/25/2008 01:25:02 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please be compassionate enough to be more concerned about youe constituents than the credit card companies. These companies have

blatantly misrepresented the truth as to their interest rates and taken advantage of their customers. This would not be tolerated in any other businesses, but credit card companies have been allowed free rein to hike interest rates substantially even though the customer has a perfect payment record. Other of their practices border on the downright fraudulent. Thank you in advance for your consideration of those who voted for you in the belief that you would actually help in matters such as these.

Sincerely,

Mrs. Suellen Kirsch  
441 Mountain Shadows Rd  
Hamilton, GA 31811-5948