

loren podlinsek <lpodlinsek@newwavecomm.net> on 07/25/2008 01:35:07 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am getting tired of some of these card companies. They have raised my rate by 5% and now every ohter month I have to make 2 payments in a month. One month it is on the first and the next month it and then I have to pay again on the 30 or 29th of the month. My payment date was always the 2nd. It gets difficult when you are paid on the 1st. and all of a sudden you have 2 payments due when you haven't budgeted for that.

Sincerely,

Mrs. loren podlinsek  
909 Virginia Ave  
Taylorville, IL 62568-1354