

From: Carlos Rivera <charlierm51@msn.com> on 07/25/2008 01:15:07 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

My problem with credit card are a high interest rate on my existing balances.
Give time between the bill and the due date so I can always pay on time.

Sincerely,

Mr. Carlos Rivera
HC 6 Box 17363
San Sebastian, PR 00685-9870