

From: Dean Mindock <oceanpine@charter.net> on 07/25/2008 01:15:07 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think it is unfair that credit card companies are allowed to increase interest rates on unpaid balances even though I have been paying my monthly payment (higher than minimum due) faithfully.

Sincerely,

Mr. Dean Mindock
114 Portland Ter
Collinsville, IL 62234-3637