

**From:** Teraya Donaldson <tmdonald@mtholyoke.edu> on 08/21/2008 05:40:17 PM

**Subject:** Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

I pay off my balance in full every month and recently noticed that I was still being charged interest as though I carried debt from month to month. It is not fair to be charged interest on balances that was paid in the previous month. Why do the credit cards companies need to exploit consumers who don't want to carry debt?

Sincerely,

Ms. Teraya Donaldson  
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