

Gina Mindock <gmindock@gmail.com> on 08/21/2008 05:40:17 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

The abuse has to stop. From allowing them to increase their rate

because you were late 1 time on ANOTHER credit card, not theirs, should be banned. The exorbitant penalties, especially if you go over your limit by lets say 1 penny, you get charged \$35..what's that? Or to charge you an overlimit fee of \$35 if the late fee caused you to go over your limit by 1 penny that get to charge you an overlimit fee too so in total you are charged \$70??? This is so ridiculous and unbelievable that our government let's this abuse happen. Please stand up for the people whom you work for...the american public...or did you forget?!

Sincerely,

Ms. Gina Mindock
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