

From: Rosemary Mathis <roseymathis@hotmail.com> on 08/21/2008 05:45:04 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

The interest rates are too high for credit cards. The credit card companies being able to change your rate for basicly no reason whatsoever needs to stop. If you pay your bill on time they shouldn't be able to raise the interest rate because they THINK you might not. The payment needs to go to the higher interest portion of your account first. The bill needs to be sent out in a manner than gives a person time to get their bill in on time,now it is so close to the due date.

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Sincerely,

Mrs. Rosemary Mathis
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