

From: mariette raeven <raevenm@aol.com> on 06/12/2008 03:50:28 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

the credit cards over charge people a lot..it goes at the expense of the small people..also I just opened a credit card, I think it was Bank America, with US airways, had a \$400+ bill for it..and the requested price was \$15. Thus it does nto even cover 10% of the costs..how do people get out from under these kind of charges???

Also I had signed up for the card since I would get a free flight for a person from US airways: I had not even opened the card, not called in that I would start using it. I had put it away in my file for later use: the company charged me: \$100, plus late charges, even though I had not used the card at all, or given any notice to the company and called it to start using the card...Because of that I had also not used my free flight...and wasted lots of money and time. I have been really upset with this.

Sincerely,

Ms. mariette raeven
405 S 18th St
Allentown, PA 18104-6718