

From: Gloria Henderson <gjhend@comcast.net> on 06/18/2008 03:55:55 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I am sick and tired of being cheated and being powerless to stop the theft but you can. I pay my bills on time and pay more than the minimums so what right do credit cards companies have to constantly change the due dates, charge interest on debts paid the previous months, will not apply my payment to the higher interest first as I ask, and cruising my credit history for any excuse to raise the

rate. Enough is enough! What does buying a car, or house has to do with a

credit card debt that has always been paid on time, if not early, and more

than the minimum that it affects my rate? That's when I get desperate to pay it off just to cancel it. Please stop the madness and the abuse.

Sincerely,

Ms. Gloria Henderson
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