

From: Donna Michael <donna1@yahoo.com> on 06/12/2008 11:45:09 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think they should not be allowed to hike interest rates on existing balances, also they're finance charges are out rages. Some of the finance charges are as much or more than your payment that's due. They should not be allowed to charge interest rates on debts paid off the previous month.

.

Sincerely,

Ms. Donna Michael
405 Mulberry St
West Union, OH 45693