

From: Sandra Brunati <s_brunati@yahoo.com> on 06/12/2008 10:45:16 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I strongly support more regulation of credit card companies. I always pay off my entire balance each month, but recently I made an error on my Discover Card payment and underpaid the entire balance by 90 cents. I was then charged interest for the preceding month (the average billing ploy they use) as well as for the current month. I didn't even have a balance the previous month, as we rarely use this card! The charges were in excess of \$5. This is ridiculous, and should not be legal. I urge you to put the brakes on credit card companies and their abusive practices.

.

Sincerely,

Dr. Sandra Brunati
10412 Fox Bluff Ln
Spring Grove, IL 60081-8052