

From: Patricia Grames <pat@grames.net> on 06/12/2008 10:45:23 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think it is very unfair when my credit card company offers a special low interest rate check and I take advantage of it, then they apply my full payment to the low interest rate balance. In all fairness, they should pro=rate the payment between the low and high interest rate balances.

I also have been jerked around by having my rate raised even after years of paying on time and staying under my credit limit.

Please do something about these unfair practices.

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Sincerely,

Mrs. Patricia Grames
4251 W Camino Pintoresco
Tucson, AZ 85745-9761