

Patricia Nigro <pnigro41@yahoo.com> on 06/12/2008 10:45:34 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card that I have I've had for at least 14 yrs., & they have changed over to another bank 3 times. In August of 2007 they decided to switch again & my payment went from 92.00 to 184.00, this was a large increase, I made my payments on time & do not think it was right that they increased my payment because another bank

took the card over. I am on social security so this was very hard on me making a payment of 184.00, each payment I make only brings my next payment down by only 4.00. People are having a hard time now with the economy as bad as it is without these companies making it harder on them by constantly raising the interest up.

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Sincerely,

Mrs. Patricia Nigro  
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