

From: Dianne Witherbee <dianne_with_@yahoo.com> on 06/28/2008 01:40:08 PM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

Hiking interest rates on an existing card is changing a contract at will after both parties have signed a legally binding agreement.

This behavior would be considered illegal in any other business. At the very least, past debt should never be subject to a new rate. Fix this irrational, unjustifiable practice.

.

Sincerely,

Ms. Dianne Witherbee
161 Patton Ave
Princeton, NJ 08540-5301