

**From:** aviationgirl123@yahoo.com on 06/25/2008 03:35:28 PM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

Just another example of the credit card horror story... I placed the classes and books for college on the cc with a 11.99% rate and had planned on paying it off with summer work. Mid-March with no lates and no pre-notices, the rate jumped. I am hardworking and studying with heart. My plan to take out a short-term loan, if you will, and use it with some short-term benefit has proven unfruitful. Please take a look at the interest rise of credit card companies "at their will" rate increases. I will fight on my own. Please strongly consider protecting those most vulnerable to interest changes for those who are not able or are not educated enough to fight for their rights!

Thank You!

The new proposed credit card rules curb some abusive lending practices that drive consumers deeper in debt. I urge you to implement these rules to provide relief to people like me who just want a fair deal from credit card companies.

Sincerely,  
Amy Wouters  
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Royal Oak, MI 48073