

patrizia\_riccardi@hotmail.com on 06/25/2008 08:30:15 PM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

Dear Federal Reserve Board,

as a costumer and a citizen I found really unfair when a credit card company suddenly decides to apply a new, higher interest on an old balance. I believe that this is a dispoportion in power and leaves customers to the mercy of the credit card companies. We are treated as mere subjects under sovereign rule and not as citizen of a democratic country.

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 who just want a fair deal from credit card companies.

Sincerely, Patrizia Riccardi.

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,  
patrizia riccardi  
nashville 37212