

From: Gretchen Schulte <gretchenschulte@hotmail.com> on 06/28/2008 10:10:05 AM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

When I was able to pay my credit card bills in full every month, I was golden. Now that I make \$100.00 over the minimum payment due, I am

being penalized to the tune of 31.8% on one of my cards. The others are at 28 to 29.9%. Is this really necessary? I will not be able to continue my payments at these criminally abusive rates. I think something needs to be done NOW! PLEASE HELP!

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Sincerely,

Ms. Gretchen Schulte
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