

From: Sherry Hartman-Apgar <sbapgar@aol.com> on 06/28/2008 10:40:05 AM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is outrageous the interest and fees that credit card companies are allowed to get away with. The "daily balance" way of

computing interest calculated on a schedule different that the bill due date gives the credit card companies an insane way to jack up the true cost of the credit.

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Sincerely,

Ms. Sherry Hartman-Apgar
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