

From: beauspors@aol.com on 06/25/2008 10:35:23 PM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

I have cancelled two credit cards due to this unfair practice. I have never had a late payment, have never missed a payment and have an excellent credit score and yet these companies continue to sneak up the interest rates on the cards and mail them closer and closer to the payment due dates. This is unethical to say the least, and a very underhanded practice.

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,
Denise T. Spors
605 Richie Road
Mocksville, NC 27028