

**From:** desiree@healthcarelawyers.com on 06/25/2008 05:55:22 PM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

Dear Federal Reserve Board,

The credit card companies abusive practices of high interest rates, very little time to turn around payment and excessive fees need to be addressed. I could no longer use their auto pay by phone system without incurring a \$15.00 fee even though I don't use a "live" operator. Their other options were to send payment by mail or go to one of their local branches to pay the bill, however, my cr cd company has no local branch in my state and turn around time is short. My household receive several solicitations per week from cr cd companies. This is a waste of resources and should be stopped.

As a cr cd customer I just want a fair deal from credit card companies.

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,  
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