

From: Kristin Burch <kristinb523@comcast.net> on 06/27/2008 08:45:08 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I work hard at keeping an excellent credit rating, allowing me to obtain lower interest rates on car loans, and to obtain new credit if needed. Yet, I am being penalized by increasing APRs on my existing credit cards. With the economy going into recession, this practice needs to stop.

Sincerely,

Ms. Kristin Burch
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