

From: evanfplano@gmail.com on 06/26/2008 02:05:08 AM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

One of my credit cards suddenly shot up to 23.99% for no reason and when I requested they decrease the interest rate, they said they can't by phone but will alert me by mail when they have a lower offer. i have another account with them and the other card is 12.24%. Talk about crazy!!! We need reform!!!!

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,
Evan Baruch
6102 Plantation Lakes Circle
Sanford, FL 32771