

From: Makanilei33@gmail.com on 06/26/2008 02:40:08 AM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

I just completed five difficult years with a credit counselling organization. All but one credit card company would not sign proposals presented by the credit counseling firm. When they failed to cooperate with us I withdrew them from the payoff program and there after they added each month a late payment and an over limit charge and interest, even though they had written the account off. They were so difficult to work with. My credit is ruined. I can not believe they can charge such high interest in this day of a low prime. Please do something that will bring some justice to a rotten system.

Rosa D. Likong.

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,
Rosa Likong
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