

From: kyjo22@yahoo.com on 06/26/2008 11:30:03 AM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

I have had credit card companies change my interest rate with no warning & for no reason. I pay my bill off every month, but if I couldn't, I would soon be in an insurmountable mountain of debt due to interest. We need to have balance & fairness.

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,
K Scalia
6680 De Longpre Ave
Los Angeles, CA 90028