

From: raymond miller <flyraymond@verizon.net> on 06/27/2008 09:25:05 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I like others are sick of credit card companies charging these high rates. Even with good credit when you call to lower the rates they will not talk to you and the rep on the phone will tell you there is nothing you can do. I have some rates at 25 percent and they went to that level after i was late on paying another bill but my bank pays my monthly bill and the agency that handles the incoming payments had changed cities making my payment late. I also got a 29.00 late fee. How about if I had 2000.00 in savings, how come the same bank doesnt pay me 25% interest? Stop this madness and help the consumer who elected you

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Sincerely,

Mr. raymond miller
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