

From: pen.llewellyn@gmail.com on 06/27/2008 09:50:10 AM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

As FDR would say, it's time again for the public to get a "square deal";

If you're a middle class person like me, not to mention a poorer person than myself, your family finds it pretty hard to keep afloat with sudden higher interest rates, plus all the other bills, and the economy's not getting any better. Gas prices aren't going down any time soon; food availability is getting scarcer and scarcer; mortgages are in an alltime danger zone. With the lending practices that credit card companies employ, the average consumer (the one who isn't inherently wealthy) doesn't stand a chance.

However, there is hope.

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,
Olivia Alperstein
96 Linden Ln
Princeton, NJ 08540