

From: kim Boehm <hboehm620@cox.net> on 06/27/2008 09:55:06 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

The interest rates on existing balances from Credit cards go up when consumers are 1,2,3,4,5 days late..come on, Stop this practice! don't allow them to do it, andless consumer is 30 days late!! Credit card companys also send the bill out late so there is NO way that folks can pay on time! WHAT a SCAM!

It appears they want our business, but then they apply payment to the higher interest debt..people are sinking with this! You MUST support the consumers. PLEASE help stop this

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Sincerely,

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