

From: Holly Derenthal <hollybloom@bellsouth.net> on 06/28/2008 08:10:03 PM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

R-1314

The ability of the credit to not only raise their interest rates anytime they feel like it, along with the different interest rate charged for each category. Then the payment applied on the lowest amount. Confusing to say the least let alone wondering what they will charge next. Fees, forget it! How can you budget?!

Sincerely,

Ms. Holly Derenthal
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