

From: Janet Dettrey <jadettrey@nationalpenninsurance.com> on 06/27/2008 10:25:11 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

credit cards are only one of many problems. in this time of escalating prices, we don't need to be tricked with small print on credit card contracts to allow companies to increase rates dramatically if you are late on a payment. late payments are better than non at all.

If lawmakers were serious about helping their constituents, they would start by reducing taxes in their own states. Pa has a high gas tax. This is within their control.
We need help and we need it now!

.

Sincerely,

Mrs. Janet Dettrey
1655 Boulder Ln
Quakertown, PA 18951-5731