

**From:** anne.waelder@gmail.com on 06/30/2008 08:45:02 AM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

I was targeted by citi bank in my freshman year of college and given a \$3600 credit line on my first credit card. It is four years later and I am still paying it off with a nearly 30% interest. Everyone else I ever met started with \$200 or \$500. Of course a college student is going to need the additional money.

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,  
Anne Waelder  
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Rochester, NY 14607