

From: Russell Bogacki <rbogacki@mac.com> on 07/17/2008 12:00:02 PM

Subject: Regulation AA

Jul 17, 2008

Federal Reserve Board Email comments

Dear Email comments,

I just had my APR raised to 19.99% from 8.99%. The reason, a review of my account reveals I have debt at other banks. All payments have been on time. This is punitive. I own my own business and have to borrow money. I'm going to pay off the account and close it.

Please make lending fair again. Many other people might not be able to pay cards off so quickly. I'm fortunate enough to be able to. Banks are abusing consumers.

Sincerely,

Dr. Russell Bogacki
10420 Armstrong St
Fairfax, VA 22030-3616