

From: Vicky McKie <vmckie@bestimage.com> on 06/03/2008 01:30:05 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies need additional rules and regulations. They are so out of control and if someone has a few bad financial months due to reasons out of their control the credit companies are allowed to move in like hungry vultures with the fees, late fees, and raising interest rates. The effect can put someone financially down in a hurry or in a hole that can take forever to get out of. It also ruins their credit score which deepens the problem even more.

Sincerely,

Ms. Vicky McKie
12200 Shenandoah Rd
Middletown, CA 95461-7704