

From: Ian Houmas <h118077@msn.com> on 06/03/2008 03:00:04 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

I broke my leg in 2005(car accident). Did not receive full pay over the subsequent 6 months and had to use my credit to support my family of 5. In turn I missed a payment to both Chase and MBNA due to my grandparents death. Both credit card issuers refused to work with me and I am still paying 20+% individually. Please if you can raise in some of credit issuers ability to up interest rates from 0 and 7% to above 20%, that would help much of the working class.

Sincerely,

Mr. Ian Houmas
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