

From: Carolyn Reams <careams48@yahoo.com> on 06/03/2008 04:30:05 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies are getting wealthy at the expense of the American Citizens. There should be a cap on interest rates. My payments should apply against the entire balance, not just the lowest interest balance. I really am upset that whenever I pay off a credit card, I still get charged interest even though I've paid off the card. It's time that someone represent and look out for the interest of the American Citizens, and not just the banks and credit card companies.

Sincerely,

Ms. Carolyn Reams
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