

**From:** "Kimberly-Ann Talbert O.M." <kimberly\_ann@verizon.net> on 06/04/2008 12:00:02 AM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Thank-you for your concern regarding credit card companies.  
My biggest concerns are the the outrageous interest rates charged; I have found that when I call a c.c. company to talk about my interest rates, they usually cut them in half, and they have no problem doing that (so why must I call when I'm eligible for a lower rate) and the fact that the minimum payments are unbalanced between the interest rate payment and the payment of the principle (insuring that you will be paying off your debt through out the entirety of your life).  
Thank-you for your support of Credit Card Rules.

Sincerely,

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