

From: Lisa Cronce <lisa-troy@new.rr.com> on 06/04/2008 07:00:07 AM

Subject: Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

One of my cc's has a 25.9% interest rate. I recently called to see if it could be lowered & they lowered it to 23.9%, wow, big deal. I have had 3 over the limit fees of \$39.00 each, they should not allow a person to be over the limit. These charges are outlandish. One of my cc's I that I have had for many years had 29% interest, I called to see if they could lower the interest rate, they said no, so I cancelled the card.

Sincerely,

Mrs. Lisa Cronce
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