

From: Sue Addison <starsue7@yahoo.com> on 06/06/2008 06:10:01 AM

Subject: Regulation AA

Jun 6, 2008

Federal Reserve Board Email comments

Dear Email comments,

At this time, I enjoy good interest rates on my credit cards. But, if I am even one day late with my payment, those rates will go up to about 30%. Also, if I pay my credit card bill even one day late or I don't

pay the entire amount, I will be charged interest retroactively for the previous month. Additionally, I must be careful not to charge even one cent on the credit cards with the good interest rate deals or the company will pay off the balance with the low interest rate first.

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Sincerely,

Ms. Sue Addison
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