

**From:** "Annamarie Leiggi" <divanna525@aol.com> on 06/06/2008 12:24:59 PM

**Subject:** Regulation AA

Annamarie Leiggi  
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Federal Reserve Board

Dear Federal Reserve Board:

I support the Federal Reserve plan to rein in some of the worst practices of credit card companies.

I paid off a Lane Bryant account, after which I was advised that I owed an extra \$10.00 in a late fee. I advised them that I paid off the entire account and that the \$10.00 did not apply. I continue to get statements from them indicating that the \$10.00 is now over \$100.00.

They are crazy if they think I am going to let them get away with their almost fraudulent acts, which is what it seems it is coming to.

Additionally, it is unfair to change the interest rate on the whole balance, especially when card holders are only one day late! I agree that 30 days late is late -- one day is not late!

Please also take action to stop lenders from raising my rate because of problems they have, like market conditions.

Please limit penalty interest rates. Some of today's rates are usurious.

You should put a cap on interest rates!

Sincerely,

Annamarie Leiggi