

**From:** "Marilyn Taube" <mjt1929@sbcglobal.net> on 06/07/2008 08:45:02 PM

**Subject:** Regulation AA

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Federal Reserve Board

Dear Federal Reserve Board:

Please don't let credit card issuers change my interest rate after I've made purchases, and on the whole balance if I'm one day late. Make it 30 days, especially when the Post Office cannot get the mail delivered on time. Make the issuers give me 21 days from billing date so that I have a fair chance of paying on time. Please put a cap on interest rates. They keep charging more and more, and no more penalty interest, please.

Sincerely,

Marilyn Taube