

Mary Goble Thomas <bgsww@aol.com> on 06/10/2008 07:40:06 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I feel that the proposed rules are very necessary, and that credit card companies have had an unfair advantage (due to lack of regulation) for far too long. I especially abhor their current practice of raising interest rates on existing balances based on credit scores, not based on payment history. To me this is usury, and completely unfair to the consumer.

Thank you.

Sincerely,

Ms. Mary Goble Thomas
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