

**From:** Lindsey Santaniello <lksanta@metrocast.net> on 06/10/2008 09:00:05 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please regulate credit card companies from deceptive practices such as hiking interest rates on existing balances and applying interest appropriately. Consumers are too often taken in by these practices that are shady at best. Banks wouldn't be allow to operate this way, and the credit card companies need to be reigned in with these tough new rules.

Sincerely,

Mrs. Lindsey Santaniello  
1140 John Smith Hill Rd  
Bristol, NH 03222-5321