

From: Melanie Leary <mekfromheck@sbcglobal.net> on 06/10/2008 09:30:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am a retired Federal employee living on a fixed income. The Cost of Living Adjustment (COLA) to my Disability Retirement Annuity for 2008 was less than the increase to my Federal Employee Health Insurance premiums, so I'm doing my best to get by on a reduced net income. This is quite challenging given the current state of the economy. Credit card companies' tricks and misleading lending practices add insult to injury. Hiking rates on existing balances should be illegal! It feels as though they are targeting the economically-challenged with increasingly abusive tactics! Please help reign these folks in! Thank you for your consideration.

Sincerely,

Ms. Melanie Leary
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