

From: Vicky Bauer <viclsb@aol.com> on 06/11/2008 06:40:03 AM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

Thank-you for taking notice of the credit card companies abuses.

Please continue to set limits on them, they have taken unfair advantage of millions of people who are unable to defend themselves. I myself was two days late in getting a payment in and they raised my interest rate from 9.99 % to 27%. And I was never informed they had done this. Soon as I noticed I called and got the low rate reinstated, but had I noticed sooner, or been sent a rate hike notification I would have called a lot sooner. Thank-you once again for helping reign in this type of unethical behavior.

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Sincerely,

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