

Elizabeth Ungar <elizabethungar@verizon.net> on 06/12/2008 09:45:26 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Too many Americans are struggling with debt on which they have to pay very high interest rates. Since the bankruptcy laws passed by the Congress, debtors are almost completely at the mercy of credit card

companies that can and do change the rules at will, sometimes with very little notice and without providing any recourse.

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Sincerely,

Ms. Elizabeth Ungar
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