

From: JAMES AULWES <l.aulwes@sbcglobal.net> on 06/12/2008 10:15:22 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I KNOW HOW THIS CAN AFFECT YOU NEGATIVELY. I SIGNED FOR A CAR FOR MY DAUGHTER AND SON-IN-LAW. THEY FELL BEHIND ON THEIR PAYMENTS, AND MY CREDIT CARD RATES WENT UP. I UNDERSTAND THAT I AM RESPONSIBLE FOR THE CAR NOTE, AND I HAVE TAKEN IT OVER AS MY RESPONSIBILITY, BUT WHY DID MY CREDIT CARD INTEREST RAISE? THEY WERE NEVER LATE, AND I ALWAYS PAY MORE THAN THE MINIMUM.

SINCERELY,

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