

**From:** Louis Baltz <candlou@hotmail.com> on 06/10/2008 10:20:05 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

when I misplaced a billand was late my interest rate was increased on three other cards to a rate of about 30%

.

Sincerely,

Mr. Louis Baltz  
701A Heritage Vlg  
Southbury, CT 06488-1626