

From: Jennifer Griffith <jbgrif@mindspring.com> on 06/12/2008 12:10:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies have been making a killing, at the expense of hard-working people. They've become notorious for raising interest rates for no apparent reason - even when the customer has consistently paid on time and stayed well under the credit limit. This hurts the customer, and also hurts the general economy, because consumers have less money for everyday needs as a result of the higher rates. It's past time someone cracked down on on this abuse. Please enact tougher rules to prevent these excessive rate hikes.

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Sincerely,

Ms. Jennifer Griffith
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