

From: Julie Ming <jules.britt@gmail.com> on 06/13/2008 12:15:06 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Now that we're in an economic crisis, bring financially responsible is even more important to consumers. That is why I am writing, I am one of those consumers. I have had not only one card company, but several that I am in perfect standing with (pay on time, more than amount due, pay off debts within a few mos.. etc) yet I've still had rate

increases. When inquiring about said increases I've always received the standard "It's in our newly revised terms and conditions".

Well that's great, but I did nothing different, hadn't defaulted, been late OR received a notice of the changes. What's worse is that the people that don't nit-pick their statements are probably oblivious and can't figure out why they just can't get ahead. Please put a stop to this abuse. We're taking blow after blow with food, gas, housing and everything in between. Staying up on our bills shouldn't be insult to injury.

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Sincerely,

Mrs. Julie Ming
14597 Pebble Rose Dr
Herriman, UT 84096-7010