

**From:** Karen St Germain <kkseastar@gmail.com> on 06/12/2008 07:10:19 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It seems unlawful to me that credit card companies can hike interest rates because they perceive my changed circumstances to be a risk. As with most Americans, I'm in a financial bind and because I was late on one card, another card hiked my rate to the moon which has increased my debt and hurt my ability to repay.

Sincerely,

Ms. Karen St Germain  
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