

From: HELEN ZIKA <cioci@sbcglobal.net> on 06/12/2008 09:40:31 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is time Congress does something for the American Citizen with the credit card Companies. We need tougher regulations regarding the interest rates these Companies are allowed and stop increasing the interest rates to their liking. Also we need to stop sending us new cards and applications when we already have the same type of cards. When will Congress start doing something for the middle class and the poor. Maybe it is time for us to get an independent in the White House and in Congress then maybe someone will help the little guy and be more concerned about us than the big guys and lobbyists.

Sincerely,

Mrs. HELEN ZIKA
1195 Piper Rd
Mansfield, OH 44905-1351