

From: Kristin Romanov <kromanov@mac.com> on 06/12/2008 09:47:00 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies can hike the rate you pay on your existing balance for any, or no, reason. Credit card companies may apply your entire payment to the low-interest balance you transferred from another card, while your higher interest debt piles up. Or they may not give you reasonable time between the billing date and the due date, so your payments are sometimes late. Sometimes they can lower your credit limit so that the portion of your debt to limit ratio is higher thus lowering your credit score. All of these things have happened to me without any prior notice either.

Sincerely,

Mrs. Kristin Romanov
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