

From: Dennis Svenpladsen <sven@starband.net> on 06/12/2008 12:25:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My wife transferred a large balance to an AT&T card which had a low interest rate until the balance was paid off. She also had helped her son buy a house and the son was late with a mortgage payment so AT&T raised the interest rate on the credit card.

How is it that they can get by with that? Talk about ripping people off! My wife is not a dishonest person but I believe the credit card companies have dishonest policies and need to be reined in.

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Sincerely,

Mr. Dennis Svenpladsen
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