

**From:** Connie McMullen-Lewis <conniemcmullen@comcast.net> on 06/13/2008 01:15:05 AM

**Subject:** Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please consider supporting legislation to stop credit card companies from unfair practices. Credit card debt is hurting Americans and the American economy. Slick advertizing and misleading verbage used by credit card companies lure many unsuspecting people into situations that they may not have entered into had they been better informed.

Arbitrary rate hikes on existing balances, applying monthly payments to low interest debt first, short time frames between billing and due dates, and interest chnarges on debts paid off the previous month are all unfair practices that cost consumers and increase profits for the company.

Thank you in advance for your thoughtful consideration and support of legislation that would put a stop to these unfair practices.

.

Sincerely,

Mrs. Connie McMullen-Lewis  
519 E Winding Hill Rd  
Mechanicsburg, PA 17055-4911