

From: Marilyn Jones <m.jones@sbcglobal.net> on 06/12/2008 12:45:05 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am apalled at the rates that credit card companies charge. I realize that people need to be judicious in their use of credit cards, but sometimes a catastrophe befalls a family and the only way they can eat is by using their credit cards. Supposedly, if you always pay on time,

you can negotiate a better rate with your credit card company. However,

some companies play hardball and do not want to negotiate. Someone needs to tell these companies not to raise interest rates on existing balances when the person is paying on time. This happened to me and I was very upset. Please put a stop to this kind of practice.

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Sincerely,

Mrs. Marilyn Jones
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