

From: Dawn Coppersmith <dcoppers@nycap.rr.com> on 06/13/2008 06:45:12 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please allow people who use credit cards the fairness of repaying their debt without bogus charges, such as raising interest rates on existing balances, eliminating or lowering the late payment and over the limit fees and stopping the interest charges on debts paid off the previous month.

Thank you for taking the time to listen.

.

Sincerely,

Mrs. Dawn Coppersmith
26 Ferris Rd
Chestertown, NY 12817-2314