

Julie Kies <jjkies@hotmail.com> on 06/12/2008 12:45:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have been too free issuing high amounts of credit to people and then charging us higher and higher interest rates on our debt - making the "regular guy" fund their poor decisions in offering credit and lining their pockets as well. Please review their policies and put some common sense controls in place.

.

Sincerely,

Ms. Julie Kies
450 S Dover Ave
Lafayette, CO 80026-1037