

From: Kristin Beck <kbeck730@gmail.com> on 06/13/2008 11:45:15 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Docket No. R-1314: Enact proposed credit card rules ASAP.

Dear Decision Maker,

I am a financially responsible United States citizen. I am tired of

credit card companies finding ANY way to charge me an extra fee or hike interest. It doesn't matter how well you manage your finances. The

system is designed so that you will fail in managing credit cards. The system does not allow a person to be as responsible as they could be. It is always a mystery as to why a fee shows up or why interest rates are suddenly raised.

We need an honest system that is in line with our American Values.

Sincerely,

Kristin Beck

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