

From: Marian Baker Gierlach <spadefoot@vtc.net> on 06/12/2008 10:15:36 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had one card that went from 7.9% to 49% interest and added a \$1.50 fee for each charge. There may have been a previous notice about those changes, but I don't remember seeing it.

Sincerely,

Ms. Marian Baker Gierlach
8897 E Walnut Trl
Pearce, AZ 85625-6146