

**From:** Lillian Dorchak <ldorchak@hcdemocrat.com> on 06/12/2008 10:15:37 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Americans in this economic crisis need to have protection from credit card issuers who encourage debt and then use any device to raise interest rates unconscionably.

We all understand that the prime rate is not set in stone, but if a debtor accrues debt with a presumably affordable interest rate, that rate should not be excessively upped without sufficient reason. Please protect us from usurious practices by these lenders

Sincerely,

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