

**From:** "D. Scott" <kollector13@yahoo.com> on 06/14/2008 08:15:06 AM

**Subject:** Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

I would send in the minimum amount printed on the statement, but because I was close to the limit the interest taken and the principal applied would consistently push me over the limit thus prompting a \$39.00 "fine.) Even though I was paying consistently, I was moving backwards instead of forward. Capital One & Household Bank

.

Sincerely,

Ms. D. Scott  
369 E. 972 S.  
SLC, UT 84111