

From: Virginia Lee Miller <smsharps@verizon.net> on 06/14/2008 08:45:08 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Since consumer spending is a major driving force in our economy and consumer debt is such a serious problem, it's time that someone rein in the credit card companies' egregious practices.

Last February, I used my card in England to obtain cash and found that,

although I never carry a balance, I was charged an interest penalty for

two months! When I called to complain, I was told that it is legal for card companies to do this. And despite my high credit ratings, the interest rates are exorbitant.

I applaud the Federal Reserve's efforts to stop such practices. This will certainly help to shrink consumer debt and encourage more spending.

I applaud the Federal Reserve's efforts to

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Sincerely,

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