

From: Karen Gray <kcgii2@yahoo.com> on 06/12/2008 11:45:32 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I pay my bills on time and should not be penalized by high interest rates.

Sincerely,

Ms. Karen Gray
5749 Arlington Dr
Plainfield, IN 46168-9029