

From: Kathleen Black <kfb1023@aol.com> on 06/12/2008 10:40:12 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I had a Providian visa account that had a due date with a specific time (12pm) that it had to be received by. No matter when I mailed the payment out, it was always late. I complained to no avail. They said that it was the post office that was holding up the mail.?! They would not remove the time frame. The account was sold to Washington Mutual and the rate went up. I am now paying off over \$7,000 debt the majority of which is accumulated interest, late and overlimit fees combined. I pay \$280. every month and I have been paying this for over a year or more it's been so long but the balance never seems to go down. I am a widow on a limited income. This debt is strangling me. I have asked for a reduced interest rate but have been told that it's not possible. Please please help!

Sincerely,

Ms. Kathleen Black
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