

From: Ralph Trksak <rtrksak@optonline.net> on 06/12/2008 06:45:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Right now, my card company can hike the rate I pay on my existing balance for any, or no, reason. My card company may apply my entire payment to the low-interest balance I transferred from another card, while my higher interest debt piles up. Or it may not give me reasonable time between the billing date and the due date, so my payments are sometimes late. These and other practices would be reined in by the Fed if you would support the enactment of the proposed credit card rules.

Sincerely,

Mr. Ralph Trksak
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