

**From:** Kelly Bates <bates.realtor@gmail.com> on 06/23/2008 07:45:04 AM

**Subject:** Regulation AA

Jun 23, 2008

Federal Reserve Board Email comments

Dear Email comments,

Docket No. R-1314: Enact proposed credit card rules ASAP.

Dear Federal Reserve Board:

We need changes to credit card rules to protect the people like me!

One month one of my credit cards changed my interest rate to over 35% with no explanation on my bill. I noticed it and had it corrected, however, it should not have happened at all. What about people who might not have noticed this? How is it that a credit card company could have the right to charge anyone that kind of interest rate to begin with???

Sincerely,

Mrs. Kelly Bates

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