

**From:** Larry Kidd <lwk1949@aol.com> on 06/23/2008 11:15:01 AM

**Subject:** Regulation AA

Jun 23, 2008

Federal Reserve Board Email comments

Dear Email comments,

My credit card company (Juniper) raised my interest rate from 8% to 29% because I went over my limit for three months which caused my balance

to go over my credit limit again and then they charged me \$39 for going over my limit. I WOULD NOT HAVE GONE OVER MY LIMIT IF THEY HAD NOT

INCREASED MY RATE BECAUSE I HAD PAID UP ENOUGH TO BRING ME BACK UNDER MY LIMIT.

Sincerely,

Mr. Larry Kidd  
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