

Todd Hynek <thynek@gmail.com> on 06/12/2008 09:45:14 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Recently, I was late by 3 days on my payment, which was due on 12/27. Due to this action, my credit card company raised my rates from 11.9% to 21.9% - for being 3 days late during the holiday. This radically altered my payments, and has left me in jeopardy of not being able to pay the minimum amount due in each subsequent month. This is grossly unfair, and damaging to my credit and my impact as a consumer in the economy. The average consumer needs protection!

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Sincerely,

Mr. Todd Hynek  
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