

**From:** Penny Serrato <red5158077@sbcglobal.net> on 06/12/2008 07:45:10 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I lost my job in November of 2007 and was unable to pay my credit card bills. The late fees and penalties they applied to my cards are so high now 5 months later that I have a job but at a lesser pay I will never be able to pay them back

Sincerely,

Mrs. Penny Serrato  
1401 Robyn Dr  
Aledo, TX 76008-2678