

From: Stephanie Gamache <h2ofallwalker@whale-mail.com> on 06/19/2008 11:45:09 PM

Subject: Regulation AA

Jun 19, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have been a customer with a credit card company for many years. I was 20 minutes late making a phone payment so they raised my interest rate by 8%. I disputed it, but they would not reinstate the original rate. I was able to transfer my balance because of my credit rating but not everyone has this choice. There needs to be some reasonable limits to scenarios like this. Please review this docket and consider signing it.

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Sincerely,

Ms. Stephanie Gamache
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