

pamela brandt <pamelabbrandt@yahoo.com> on 06/12/2008 02:50:07 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The tactics used by credit card companies, at least in my experience, seem to be geared toward client failure. I have had the experience of sending payment and upon receiving the next statement realized that my payment was only covering the interest. Well you may know the credit card companies don't let that go on without raising your interest rate because you're not paying your debt. It's a "no win" situation.

Thank you for your attention on this matter.

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Sincerely,

Ms. pamela brandt
288 Devoe St
Brooklyn, NY 11211-3825