

From: Anne Johnson <ryana814@aol.com> on 06/12/2008 03:25:59 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My son's credit card company raised his interest rate from 14.5% to 25% because they said he was a bigger credit risk, yet his FICO score hadn't changed. He is stuck with a high balance that will never get lowered because his interest is \$250.00 per month. He never missed a payment and always paid more than the minimum amount due since he had the card, which is over 5 years now.

Sincerely,

Ms. Anne Johnson
2940 44th Ave S
Minneapolis, MN 55406-1827