

**From:** Paula Vessels <pjvessels@cox.net> on 06/12/2008 03:25:59 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please place limits and controls on credit card companies so that they are forced to act fairly, reasonably, and like a good neighbor with the American consumer instead of acting unconscionably as they have been doing, using every trick in the book to maximize what I and every other consumer have to pay. Credit card companies should not be allowed to raise the rate paid on existing balances for just any reason, or worse yet for no reason other than that they can. They should not be allowed to apply an entire payment to the low-interest balance transferred from another card, while the higher interest debt piles up. They should be required to give reasonable time between the billing date and the due date, instead of manipulating the dates so that payments are late. It is time for businesses to treat American consumers fairly, reasonably, and like good neighbors, instead of being allowed to practice usury and price gouging.

Sincerely,

Ms. Paula Vessels  
33214 N 61st St  
Scottsdale, AZ 85266-8206