

From: Ken Hiemenz <khiemenz@gmail.com> on 06/17/2008 12:50:03 PM

Subject: Regulation AA

Jun 17, 2008

Federal Reserve Board Email comments

Dear Email comments,

You have got to stop the rip off. Changing interest rate at will.
Changing the due date without enough time to make the payment. They
know that by doing this they can push your interest rate and make you
late in your payment. If you can not pay off the card they got you by

the shorts and just keep ripping you off. This one way system must STOP.
IT NEEDS TO BE FAIR FOR BOTH SIDES.

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Sincerely,

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