

From: Andrea Kintree <akintree@swbell.net> on 06/14/2008 05:20:15 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

There is a time in just about every person's life when it is necessary to buy something on credit. The credit card companies should get a reasonable amount in return for providing credit. There is a range of what constitutes a "reasonable" amount.

It looks as if what many credit card companies are receiving in return for extending credit is beyond what is considered "reasonable". I ask you, as a decision maker, to look at credible data about:

- the average amount the average American receives in income per year
- the average amount the average American spends and on what line items
- the average amount the average American borrows and for what

A person must be able to plan to a certain extent about what the bills will be. Raising the interest rate without reasonable notice, or manipulating the due dates, interest charges or payments without more than one notice, way in advance, thwarts the ability of the average American to plan around expenses.

Respectfully submitted,

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Sincerely,

Ms. Andrea Kintree
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