

From: "Kirsten Tautfest" <hori_too@yahoo.com> on 05/13/2008 12:35:16 PM

Subject: Regulation AA

I just finished reading the Dallas Morning News article on the proposed Regulation AA on docket no. R-1314. While I feel that some of the ideas are a good thing for consumers to protect us from predatory credit card companies, I also feel that interest rates should be capped at 18% APR. I have one or two cards now at 29.99%. This is ridiculously high, even after paying those cards on time for well over two years. These regulations should apply not only to the Visa/MasterCard/Discover/AmericanExpress logoed cards but also to store cards as well, including gas company credit cards.

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