

From: Terry Gerald <terryjones_237@hotmail.com> on 07/26/2008 09:00:09 AM

Subject: Regulation AA

Jul 26, 2008

Federal Reserve Board Email comments

Dear Email comments,

Recently, I had interest rates on several of my credit cards go up to 28.99% interest from 14.99% and 18.99% respectively, after being only a couple of days late. I had paid these cards religiously on time and

more than the amount due. One of the accounts I have had for more than 20yrs. I also was not only charged a \$39 late fee but an overlimit fee as well when the accounts went overlimit for the late fees. I have been struggling to keep my head above water and now this situation has me drowning and I am ready to file bankruptcy after making a strong attempt to keep my creditworthiness. Please stop the banking industry from damaging so many people in this way, it's hard enough with the high gas prices. I feel like am working to buy gas, pay taxes and pay fees and high interest rates, I can't afford to buy food, it is all very discouraging.

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Sincerely,

Ms. Terry Gerald
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