

From: Johanne Marthone <joejoe625@yahoo.com> on 07/26/2008 01:00:05 PM

Subject: Regulation AA

Jul 26, 2008

Federal Reserve Board Email comments

Dear Email comments,

my husband and I always try to pay our bills on time, but many of the cards he has are making it impossible over the summer we attempted to

get a loan to renovate our basement. we checked our credit and he found out that one of the cards he had which was paid in full a couple of months before had charged him, and never told him about it and it went to collections. This brought his score lower than we had anticipated. Credit card companies don't realize how much they hurt those who use them when they hike up interests because people like me and my husband are both in school we are living on a one person income, we cannot afford to pay more than we are already paying. If the interest rate on the credit cards that we do have was to go up we would not be able to afford it.

.

Sincerely,

Ms. Johanne Marthone
1321 Hampton Hill Ct
Lawrenceville, GA 30044-2587