

From: Catherine Sullivan <cesullivan@gmail.com> on 07/25/2008 10:35:04 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies prey on the foibles of their customers. I was late 2 days on a payment. The interest rate went from 4% to 12%. I do realize that they count on it. But they change the due date very month so it is hard to plan. And I always pay way more than the minimum. Thanks.

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Sincerely,

Ms. Catherine Sullivan
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