

From: Leon Reynolds <leonwreynolds@roadrunner.com> on 08/21/2008 05:35:05 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please take action against credit card companies who take advantage of consumers. Interest rates should not be increased on existing balances. One should have an adequate time in which to pay thier bill. Credit card companies should not be able to charge a late fee and at the same time be getting interest on accounts.

Sincerely,

Mr. Leon Reynolds
1116 Blueberry Hill Dr
Brunswick, OH 44212-2522