

**From:** Kathy Ray <edwr@sbcglobal.net> on 07/28/2008 12:45:08 AM

**Subject:** Regulation AA

I'm writing to Register my comments on the ABOVE.....

1. I agree with the Proposal to Prohibit Banks from Increasing Interest Rates on Pre-Existing credit-card balances..
2. I agree , that if you have a Variable-Rate account, Then you can expect a rate increase..

Sincerely, Kathaleen M. Ray - Ft.Worth, TX