

Elaine Hagedorn <elainechm2@aol.com> on 07/25/2008 12:19:44 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

It's time we have just legislation regarding credit card use and user
The rates are way out of line, the time given to pay these bills is
much too short in most cases and penalties should not be carried over
to the next months bills.
Please lets enact just and consumer friendly legislation.

Sincerely,

Ms. Elaine Hagedorn
1657 Beaver Ave
Des Moines, IA 50310-3858