

Judy MArrs <judselre@aol.com> on 07/25/2008 10:50:07 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I cant tell you how frustrating it is to attempt paying off credit card

debt, when the card companies change the interest rate, to 31 % when I'm not even late. They wont listen when I ask them to lower it, which I have done numerous times. I have quit using cards all together, and am now just hoping to get them paid off so they cant use any more of my money.

Sincerely,

Mrs. Judy MArrs
51 Timber Creek Dr
Shawnee, OK 74804-1148