

From: Andrea Kuryak <akuryak@roadrunner.com> on 07/25/2008 12:15:10 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have had two problems with my credit card company. The first is they charged interest on a cash balance that had been paid off for months and they increased my interest rate from 12% to 16% for only one late

payment in 8 years. I called and managed to get it lowered but only to 14% which is ridiculous. They make it next to impossible to pay off your card even when making more than the minimum payment. We need reforms now!

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Sincerely,

Mrs. Andrea Kuryak
116 Colton Ave
Lackawanna, NY 14218-1426