

From: Doreen Rapp <rappstertoo@worldnet.att.net> on 07/25/2008 12:40:06 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am tired to death of credit card companies raping their customers. Not only do they charge unconscionable interest rates, but if you are an HOUR late making your payment, they also sock you with a "late fee" which runs around \$35! They make it nearly impossible for a consumer to EVER pay off the account.

They need to be reigned in, BIG TIME, and I am counting on your support of the proposed credit card rules to put an end to this GREED.

.

Sincerely,

Mrs. Doreen Rapp
11334 Quivas Way
Denver, CO 80234-2619