

From: Diane Bajner <dbajner@comcast.net> on 07/28/2008 12:10:02 PM

Subject: Regulation AA

Jul 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a credit card that did up my percentage on my already existing balance. I even kept this card due to the fact it was a lower interest

rate. When I called them and questioned it - their reply was that every few months they evaluate the accounts. A few years later now - and I even pay early - and overpay - the rate still has not come down. I guess their practice is that if you carry a balance - tuff luck

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Sincerely,

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