

From: Pauline Radasevich <plr@surf724.com> on 07/29/2008 12:30:02 AM

Subject: Regulation AA

Jul 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is imperative that credit card companies stop hiking interest rates on existing balances for consumers. Credit card companies are making great profits on consumers even when they pay their charges on time. There needs to be a greater time period between the bill statement and the due date of the bill. Many people are caught in short time frames and then end up with late fees.

Sincerely,

Ms. Pauline Radasevich
602 Milliken Ave
Sharpsville, PA 16150-1913