

From: Jana Kennedy <gaea.kennedy@att.net> on 07/25/2008 11:45:03 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Any interest rate hike not in response to an individual cardholder default must be prominently stated and not buried within a multi-page pamphlet written in legalese and printed in a tiny font. I would suggest a bolded, medium to large font message printed in the comment/message box on the cardholder's statement simply stating, "Your interest rate is being raised to ??% APR as of your next statement."

Sincerely,

Ms. Jana Kennedy
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