

Begindate@aol.com on 07/29/2008 05:30:04 PM

Subject: Regulation AA

To whom it may concern:

Why is that credit card companies will not work with people who can't afford the monthly payments at the high interest rates?

So the consumer then goes to a debt consolidation company and they make deals and take less.

The Federal should step in and fix this problem. I know we want the federal government to fix everything, no just regulate these banks that will make **19.1 BILLION** this year from late fees.

Thank you

Theresa DeAngelo