

From: Kenneth Hartman <khartm@gmail.com> on 07/29/2008 11:05:04 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

As a excellent payer of my debts on my credit cards, I am getting very annoyed that Credit Card companies penalize me for their giving credit to poor credit risk people. I recently had a card go from about 12.99%

up to 32% and I am furious. I never let my debt stay on a card for more than a month or two. More commonly I pay off the card each month.

Please correct our Credit card companies and help to make credit-worthy people get a fair shake.

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Sincerely,

Mr. Kenneth Hartman
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