Subject: Regulation AA

May 29, 2008

Federal Reserve Board Email comments

Dear Email comments,

Could someone help me please. My credit cards have really gotten out of hand. They keep raising monthly payments with hardly more than 10 days to pay a payment. It is rapidly getting out of hand. Some things you buy, you almost have to use a credit card. Airline tickets, vacation reservations, if one is lucky enough to go on a vacation. Could someone out there please help!

Thank you, thank you very much !!!

Sincerely,

Thomas Dender 4713 Royal Prince Way Knoxville, TN. 37912-4272