From: Kevin McIntyre <mc0920@msn.com> on 06/10/2008 08:45:06 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am paying 33% on one credit card that I've had for 5 + years! The rate just kept going up and up - something that I hardly noticed until I looked at a recent statement! This has to stop! I've never even been late on a payment in the entire time I've had the account open.

Sincerely,

Mr. Kevin McIntyre 825 N Primrose Dr Apt 210 Orlando, FL 32803-3662