

**From:** Mary Smith <smithms10000@yahoo.com> on 06/03/2008 12:30:02 PM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have had a free ride through their ability to extort extra fees and indiscriminately raise interest rates at their whim. Where are our elected officials who are supposed to protest us? Have they joined "the other side?" Times are tough, esp. for us retired folk. We live on reduced, limited incomes and need our lawmakers to protect us from these credit card wolves. These companies are getting rich by penalizing those who can least afford it. If our credit is worthy, we'd like some consideration when we accidentally forget a payment. Thanks.

Sincerely

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