From: David Kinne <djkinne51@comcast.net> on 06/03/2008 12:00:06 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have had three major credit card companies; CITI, Bank of America and Chase raise the interest rate on these cards through no fault or action of my own. Please enact some legislation that can bring these rates down to a level that is competitive to the existing Fed Interest rates.

I lived through the mid 80's when this happened then and the rates were forced down by the government. Let's try to do this again. These rates are sapping my income and taking food off my table...

Sincerely,

Mr. David Kinne 4 Storey St Westford, MA 01886-2313