

From: Roberta McPheeters <rmcp30@msn.com> on 06/10/2008 08:55:02 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies give you a low rate, then in 6 mos they raise it about 10% or more. To transfer a balance they charge 3% of the amount transferred, which usually makes transferring it not worth the bother.

Sincerely,

Ms. Roberta McPheeters
5300 Hamilton Ave Apt 708
Cincinnati, OH 45224-3167