

May 22, 2008

Regulation Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G St., NW
Washington DC 20552

Attn: OTS-2007-0015

Re: Consumer's Bill of Rights to set limits for credit card companies

I want to voice my support for the proposed credit card rules to rein in some much criticized practices of credit card issuers.

I applaud your efforts in pushing through these rules being proposed by the Federal Reserve and other regulators.

Enough is enough. Credit card fees are out of control and the total of all of the penalty fees, plus interest rate increases, does nothing to support the recovery of the economy or of the individual consumers who are struggling in today's economic hard times.

Please do not allow the bank's lobbying muscle to kill these rules being proposed.

Again, I support the approval of the proposed credit card rules and the consumer "bill of rights" to improve consumer protections against unethical credit card/bankers practices.

Thank you,


Patricia Penny