

From: jon perkins <joncperkins@hotmail.com> on 05/12/2008 11:35:03 AM

Subject: Regulation AA

I applaud your attempt to clean up the credit card schemes.

It is painfully obvious that the current credit card mode of business is a constant attempt to play "Gotcha" with the consumer. I despise the constant offers from credit card companies with 0% interest and then pages of fine print. It is obvious they are looking for ways to give money to me and then wait for me to make any type of mistake and then move me to a 20+% rate with fees.

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