From: River Stone <river@offthehookhats.org> on 06/27/2008 02:40:04 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies should NOT remain above the law, or be allowed to function with a different set of rules than everyone else. Their guerrilla business tactics are damaging even to those who DO play by the rules. All it took for me, was one bad experience with a credit card company 18 years ago, and I have refused to purchase via plastic ever since! To top it off, I am penalized for using cash! I am nearly 40, gainfully employed, own 2 businesses, 2 homes and without a credit card, I cannot rent a car, reserve a hotel room, or even have internet service!

Credit card companies SHOULD simply NOT have this much power over someones life!

I urge you to do your part to help put a stop to their crude, damaging business practices. Make them fall in line with the rest of us. Without reform, the message to the people will be clear... "money really does buy you power & freedom". And thats just not the American way is it?

Counting on you,

-River Stone

Sincerely,

Mrs. River Stone 4457 Spruce St Florence, OR 97439-8823