

From: franfriel@yahoo.com on 06/26/2008 02:00:17 AM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

Americans are suffering financially and the banks are passing on their debt from mismanagement to the consumers. They're seemingly unchecked in what they can do via fees and changing their agreements arbitrarily. The consumer enters into a contract with the cc company and expected to stand by their agreement, but the cc companies can change the rules anytime they like. Please stand up for Americans and change this unfair system that it burying consumers deeper and deeper in debt.

The new proposed credit card rules curb some abusive lending practices that drive consumers deeper in debt. I urge you to implement these rules to provide relief to people like me who just want a fair deal from credit card companies.

Sincerely,
Fran Friel
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