From: Luanne Coachman <luannedc@comcast.net> on 06/10/2008 10:00:07 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am tired of the routine manipulation, done by creditor banks, of the rules around credit card debt. The only purpose of these routine adjustments appears to be the enhancement of creditor profit. I have seen bills where the amount of interest and fees owed exceeded the actual debt--an absurd outcome! And then for each change, there is either a big mailing or e-mailing (wasteful of resourcesbut useful for notice purposes if there weren't so many competing bits of mail or email. Please continue to push for rules limiting banks' ability to change the rules of the credit card game.

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Sincerely,

Ms. Luanne Coachman
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