

Subject: Regulation AA

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Please take this message as a vote for the Fed to approve the regulations it is proposing for the banks and credit card industry. I have been impacted by several of the items, the Fed is looking to regulate such as the "double billing" practice, where I did pay off a credit card only to get billed the following month for additional interest. I have also had my interest rate on my Chase card increased due to a change in my credit score even though I have not been late on my payments to Chase and always paid more than the minimum amount. Additionally, I believe the practice of overlimits should be returned to a "Hard Cap" system, but allow the institutes the ability to allow overlimits as a "service offering" that customers may "Opt - In" and be agreeable to pay a fair fee for the product. Thank you, Joel Estes Hurst, Tx