

"Hall Family" <akhallfamily@gmail.com> on 07/24/2008 11:10:06 AM

**Subject:** Regulation AA

Please pass Regulation AA. Despite what credit card companies would lead one to believe, the American public could never benefit from purchasing an item at 10% financing, only to have that rate raised unexpectedly to above 25%. Also, imagine having your credit limit decreased without being informed. Why should companies benefit from over-the-limit fees if they have not provided fair warning beforehand? Lack of communication is rarely accidental and is usually the result of deception, manipulation, or incompetence. The credit card companies are plenty competent, so it is no accident that they benefit from manipulative or deceptive practices. Please don't be swayed by them otherwise.

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