

From: John Grant <johnlgrant@hotmail.com> on 07/24/2008 09:55:01 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is past time to reign in Credit card companies and banks using extremely sneaky practices to gain profit. Retro-active pricing, double billing cycles, unfair payment allocations, bait and switch interest deals and arbitrary due dates are just not acceptable. I expect action to reign in these and other similar practices.

I expect anyone in business to make a profit..but not through deceit. STOP IT!Enact Docket # R-1314.

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Sincerely,

Mr. John Grant
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