

**From:** Hugh Joseph <hughjoseph@comcast.net> on 07/24/2008 09:50:04 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Earlier this year, I got screwed out of \$850 by CHASE on a credit card

balance transfer because I missed an expiry date on the offer - written in tiny letters. There was no recourse to reverse the process. This

needs to be addressed. The companies use every trick in the book to do us out of money.

Sincerely,

Mr. Hugh Joseph  
676 Hammond St  
Chestnut Hill, MA 02467-2306