

**From:** Harold Jennings <hprjm514@yahoo.com> on 07/23/2008 11:45:03 PM

**Subject:** Regulation AA

Jul 23, 2008

Federal Reserve Board Email comments

Dear Email comments,

This action is long overdue. CC companies are in business to make a profit, but at what costs? A purchase being made can be denied if it puts one over their credit card limit. Yet the CC companies would rather charge you a \$38.00 fee plus interest knowing that you will probably be over limit at closing time to charge one more fees and raise your interest rate. This is like double dipping without caring who sees you.

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Sincerely,

Mr. Harold Jennings  
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