

**From:** John Ledahawsky <jledahawsky@yahoo.com> on 07/24/2008 10:15:03 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have been customers of a least 5 credit card companies. Of those, Bank of America and Chase were exhibited by far the worst practices in the industry. Chase raised my rates drastically for no reason, and Bank of America has the worst customer service center imaginable.

Credit card companies will always have a hand up on its customers. The only way to win the game is not carry a card or never accumulate a balance.

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Sincerely,

Mr. John Ledahawsky  
103 Massey St  
Beckley, WV 25801-5612