

Mark Apen <markapen@comcast.net> on 07/24/2008 11:50:09 AM

Subject: Regulation AA

Dear Sir/Madam:

Something needs to be done to reign in predatory practices with credit card companies. When a company raises your interest rate by 15% because they claim your payment was late even though it was postmarked three days before the due date something is very wrong. How do we expect to stimulate this economy when honest hard working people who are trying to climb their way out of debt are crushed by the unethical practices of credit card companies. Profit is a defensible and desirable goal in any business. Sheer unadulterated greed is not.

Thanks,
Mark Apen
Line Producer/AD
678-296-3327
markapen@comcast.net