

From: Tyler Townsend <townsend.tyler@gmail.com> on 07/24/2008 11:30:09 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I too would like to express my concern over credit card company practices.

In tough times, these companies make those times even tougher. Where one card may have a balance that is approaching its limit, other card companies will raise interest rates or lower credit lines based on the status of those other cards, regardless of the track record a consumer has with that specific card.

I believe these actions compound on one another, and prevent consumers from ever getting out of debt.

Please do what you can to limit or eliminate these practices.

Thank you.

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Sincerely,

Mr. Tyler Townsend
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