

Leo Barrera <leo\_barrera@yahoo.com> on 08/21/2008 05:55:02 PM

**Subject:** Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop credit card companies from enforcing arbitrary and exploitative rules on customers who are abiding by their commitments.

Why is it that in a supposedly mutual agreement between the credit card

providers and their customer that the companies are given free reign to dictate change without notifying their customers in a timely or transparent manner. It is unfair and unethical and protected by law. This is not right.

Sincerely,

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