

Reese Bernot <rbernot@sbcglobal.net> on 08/21/2008 06:35:01 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

It is about time that banks and credit card companies are forced to play fair! It is absolutly crazy what they are allowed to get away with.

Though I have never gotten burned due to extreme, and I do mean extreme personal effort to understand the terms and conditions of every card contract, I have several friends that were not so lucky.

These were not irresopnsible people either! One was forced into bankrupcy by Chase, probably one of the worst offenders out there. Please do not allow the industry to sway you with contributions and lies about how it will reduce available credit!

Sincerely,

Mr. Reese Bernot
1430 W 101st St
Cleveland, OH 44102-2620