

"Christopher Barry" <cbarry@tka-architects.com> on 07/25/2008 02:25:09 PM

**Subject:** Regulation AA

To my knowledge a credit card is the only type of "loan" where the terms of the agreement can be changed at the issuer whim without your approval after you have signed the contract.

My suggestion for credit card reform would be to eliminate the issuer's ability to change or modify the agreement once signed.

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