

From: Howard Blackstone <hblackstone1@comcast.net> on 07/25/2008 01:15:04 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a problem with the following:

- Universal Default ie miss a payment on one CCC results in other CCC's raising your rates. Eliminate this.
- The arbitrary ways CCC's can raise your rates.
- When applying for credit the CCC will not tell you your rate or credit limit until after they have set up an account for you.

Sincerely,

Mr. Howard Blackstone
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