

From: Marco Lopez <marco1969@msn.com> on 07/27/2008 03:30:02 AM

Subject: Regulation AA

Jul 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I ask that you regulate credit card companies from practicing: unfair payment allocation, retroactive re-pricing, double-cycle billing, and arbitrary due times. I've complaint about these practices on many occasions to the companies that I do business with and have not

resolved this situation. I ask that you finally control this situation by enacting new rules for credit card companies.

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Sincerely,

Mr. Marco Lopez
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