

"Tina Peterson @ W. Nuhsbaum, Inc." <tinapeterson@nuhsbaum.com> on 07/24/2008  
02:15:03 PM

**Subject:** Regulation AA

I'm writing in support of regulations banning retroactive re-pricing of credit card rates on an existing card for any reason other than a late payment on that card. I also support regulation banning double-cycle billing, allocating payments to lowest interest balance regardless of when the charge was incurred, bait & switch offers and arbitrary due times. These regulations will go a long way toward re-establishing fairness to the credit card relationship.

Tina Peterson  
Customer Service  
W. Nuhsbaum, Inc.  
1-800-368-3368