

From: Jeffrey Leming <jlemings@hotmail.com> on 07/24/2008 03:49:59 PM

Subject: Regulation AA

To whom it may concern,

I am concerned with the lack of oversight today's credit card companies enjoy. Because of their deceptive and often unfair practices, they are able to reap huge profits, often on the backs of the working poor. This is why you should put an end to chicanery such as retroactive re-pricing, double-cycle billing, unfair payment allocation, etc. The American public needs you to stand up to credit companies. Thank you.

Sincerely,

Jeffrey A. Leming
3996 Park Vista Circle
Pasadena, CA 91107