

Lydia Whitney <whitneyld@aol.com> on 06/14/2008 11:50:04 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am extremely concerned about credit card practices. The companies provide "offers" with so many fine print details that even the most savvy consumer can become confused and be caught unprepared. Worst of all is the fact that the terms can change suddenly and without warning. Consumers need to be protected from these

unscrupulous practices, particularly in these uncertain economic times.

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Sincerely,

Ms. Lydia Whitney
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