

**From:** Roger Watson <georgiabuilders@bellsouth.net> on 06/16/2008 09:50:04 AM

**Subject:** Regulation AA

Jun 16, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are ruining many lives with their easy credit

policies that allow people to obtain credit cards that have no idea how to manage their finances and then have the interest rates arbitrarily raised to excessive numbers and find themselves unable to pay in a

timely manner, there by creating a bad credit situation for all. I have

had my rates raised simply because I was not using my card enough, even though all my payments were on time each month.

Sincerely,

Mr. Roger Watson  
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