

**From:** Shel Anderson <sheloregon@gmail.com> on 06/12/2008 10:45:07 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card company practice of blithely changing the contract you

thought you had with them is unconscionable. Please prohibit them from changing the terms of their agreements with you. And the short

turn-around time of billing and due date has made me decide to only use companies where I can pay online, but I know that not everyone has the facilities and access to do this.

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Sincerely,

Ms. Shel Anderson  
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