

From: Michael Dobbs <mpdobbs@hotmail.com> on 06/18/2008 11:25:13 AM

Subject: Regulation AA

Jun 18, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies should make notices to customers more explicit

and concise and provide information to those customers in language that a larger portion of society can read. I work in the legal field and I even have difficulty reading notices. If more information is provided

to people in a manner all would better understand, there would be fewer

problems with interest rate problems or charging payments to lower-rate debt.

.

Sincerely,

Mr. Michael Dobbs
13102 Staton Dr
Austin, TX 78727-4580