

From: Bradley Hayes <brad.hayes@csimd.com> on 06/12/2008 10:45:28 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please take steps to enact new rules for banks and other businesses issuing credit cards to consumers. The issuing companies have had free reign to enact abusive lending policies for far too long. The ability of issuing companies to change any and all terms of a contract at any time is an abuse of contract law. It is time to put an end to this and some other of the most abusive practices as outlined in Docket R-1314. Thank you for hearing my concerns.

Sincerely,

Mr. Bradley Hayes
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