

"Charles Lodholm" <chucklod@aol.com> on 06/23/2008 03:45:03 PM

**Subject:** Regulation AA

Charles Lodholm  
1911 SW Campus Dr  
Federal Way, WA 98023-6473

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Federal Reserve Board

Dear Federal Reserve Board:

I am writing in response to Docket No. R-1314, the rules to prevent unfair and deceptive practices by credit card companies.

In addition to the provisions already under consideration, I think the following should be added:

No change to a contract between two entities (persons, organizations, corporations, etc.) will be binding until BOTH of them agree to the change. It cannot be unilaterally modified and, contrary to a US Supreme Court decision, no modification can be considered binding if it is merely mailed to the household of one of the signers without other notification.

Sincerely,

Charles J Lodholm