

**From:** tash@olyphen.com on 06/28/2008 03:10:03 AM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

Payments are not promptly credited; fine print can be pages long  
- WAMU has 2 sets of practices, one 23 pages long and one 85  
pages long that one is supposed to download and read prior to  
opening an account or savings account! People are encouraged to  
enter into more debts by cashing checks made out in thousands of  
dollars to them, and DISCRIMINATION AGAINST AND TAKING ADVANTAGE  
OF THE POOR IS EVIDENT IN ALL.

The new proposed credit card rules curb some abusive lending  
practices that drive consumers deeper in debt. I urge you to  
implement these rules to provide relief to people like me who  
just want a fair deal from credit card companies.

Sincerely,  
Natascha Johannessen  
1911 21st St. Apt. A  
Port Townsend, WA 98368-7430