

From: Douglas Dinning <dougdinning@comcast.net> on 06/28/2008 09:40:03 AM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

As a practicing family law attorney, credit card practices have become the nastiest of problems to resolve in a divorce.

During a divorce often one party fails to make the payment on time and/or believes the other had done it. The payment is not made by the due date and the resulting doubling of interest rates, late fees, over limit fees, application of payments and universal default rules

triggering all the other cards, creates a mountain of problems that the

american family can not readily resolve. I often advise them to head to Bankruptcy court as the card companies refuse to reverse the action even when they bring the account current.

The practices are malicious, vicious and without any conscience. They prey on people who are having a temporary crisis in their lives and penalize them further.

The card companies need to be given a conscience and the only way is through Federal legislation.

Please rein in the abuses.

.

Sincerely,

Mr. Douglas Dinning
3770 Lake Forest Dr
Sterling Heights, MI 48314-4313