

From: jc@smoklaw.com on 06/25/2008 10:15:20 PM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

As a trust & estate paralegal, I've handled bill paying for elderly clients & have seen first hand the fraud & abuse credit card companies commit like arbitrarily adding "services" and charges to client accounts when no services were ordered! This is outrageous.

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,
Judith Colbert
4803 SE Woodstock
Portland, OR 97206