

From: maryann.francis@hotmail.com on 06/25/2008 10:50:07 PM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

Please help to make sure that people are not put further into debt, especially by using sneaky tactics. The country is in a state of disarray with the housing market, and we need credit card companies to stop taking advantage of people.

Please put an end to questionable cardmember policy changes.

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,
Mary Ann Francis
104 Florence St
Roslindale, MA 02131