

**From:** gregory.robertson@verizon.net on 06/25/2008 09:25:16 PM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

The credit card companies must be held to tighter standards -- they are out of control. Recently, a charge by an online company to my EXPIRED Discover card was approved without my consent, causing me to miss a payment because my balance had been zero, so I had no reason to think anything was due. Because I missed that payment, they then raised my interest rate by 8%. A few months before that, the due date on my Discover card was moved up 15 days WITHOUT PRIOR NOTIFICATION, which caused me to be late with my payment. These are underhanded, abusive tactics that must be stopped.

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,  
Greg Robertson  
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