

**From:** ehrrmail@yahoo.com on 06/26/2008 05:00:13 AM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

In mid May, my wife and I flew Midwest Express to Minneapolis for my sons graduation from college. On the concourse a man dressed in Midwest shirt asked us if we wanted to sign up for frequent flier miles. I asked if their were any "catches" and he assured me there was none. About one month later I and my wife received credit cards bearing the Midwest name on them. The issuer was Barclay. We have not yet authorized these cards but this week we received notice that we owed the credit card \$49.00 each for membership fees. Needless to say, I phoned the credit card company and told them I had no intention to pay them any fees and cancelled the cards. To me this seemed like a fraudulent pitch since in the signing up process a credit card was never mentioned. If it had I would have declined to sign up.

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,  
R. Michael Ehr  
2839 N. Summit Ave.  
Milwaukee, WI 53211