

From: carroll2828@earthlink.net on 06/26/2008 11:05:05 AM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

Having worked in large, bureaucratic organizations, I know how easy it is to manipulate the "official" receipt date of a document like a credit card payment. But when that receipt date can mean the difference between a reasonable interest rate and an insane "default rate," the companies' capacity to manipulate becomes a con game!

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 A. Carroll
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