

From: Kevin Finley <kfinley@speakeasy.net> on 06/27/2008 09:20:51 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Everyone likes an easy profit. However, when the credit card companies think of "easy profit" they like to employ unfair practices which is hurting consumers more now than ever. It is bad enough that

the credit card companies extend too much credit to consumers which get them into trouble quickly through mounting debt but coupled with the recent ridiculous profit seeking practices it should be considered criminal. These changes have come at a difficult time in our economy and are obvious attempts to bilk more money from consumers. It is time to put a stop to this now.

Please do the right thing and start by helping enact the proposed credit card rules now! Credit card companies should be able to make a profit like any other company but not by cheating consumers.

I hope you understand the issues at hand and are able to rectify the problem quickly. Thank you for your consideration in this matter.

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Sincerely,

Mr. Kevin Finley
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