

Subject: Regulation AA

Date: Jun 30, 2008

Proposal: Regulation AA - Unfair or Deceptive Acts or Practices

Document ID: R-1314

Document

Version: 1

Release

Date:

05/02/2008

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Comments:

Something needs to be done about credit card companies. I'm a hard working woman, a mother of one, I pay my bills on time, more than the minimum payments every month, and yet my credit card companies continue to raise my interest rates and find ways to charge me excess fees. I'm sick of it. I'd get rid of them all together but you and I both know the average american cannot live without some credit help. Especially with todays rising gas and food prices. I'd appreciate it if the government would step in and start doing something to regulate these companies. For myself, my family and my childs future. Cordially, Mrs. Terryl Ferdinand