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Subject: Regulation AA

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1. IT IS UNREASONABLE TO EXPECT SENIORS TO READ THE EXTREMELY SMALL PRINT ON OFFERS SENT TO US BY CREDIT CARD COMPANIES. THIS DECEPTIVE PRACTICE LED US TO PAY A 3% FEE ON A BALANCE TRANSFER AND MOST CERTIANLY HAS ENTRAPED THOUSANDS OF CARD HOLDERS.

2. UNIVERSAL DEFAULT IS ANOTHER DECEPTIVE PRACTICE. FEW CARD HOLDERS ARE AWARE OF THIS CHICANERY

3. SENDING BLANK CHECKS (which were not request) IS A VERY DANDEROUS PRACTICE. WE HAVE TO DESTROY SUCH CHECKS EVERY OTHER MONTH. ALSO, THEY ENCOURAGE WASEFUL SPENDING.

4. PAYMENTS ON LOW OR ZERO INTEREST BALANCES SHOULD BE APPLIED AS DIRECTED BY THE CARDHOLDER OR DIVIDED BASED ON A STANDARD FORMULA DEVELOPED BY THE FEDERAL RESERVE..

5. RETROACTIVE INTEREST INCREASES (on previous balances) SHOULD BE CONSIDERED AS EX POST FACTO ACTIONS AND DISALLOWED, TOTALLY..

THANK YOU FOR YOUR ATTENTION.

BIGAL99; SENDS THE VERY BEST