

**Subject:** Regulation AA

Jun 1, 2008

Federal Reserve Board Email comments

Dear Email comments,

On 6 May, 2008 I went to Aspen Dental Clinic located at 137 State Rt. 104, Oswego, NY.13126. The purpose of the visit was to obtain dental services necessary to repair or replace a dislodged dental bridge in the lower left jaw. I was interviewed at Aspen by the 'Consultant,' and an estimate of costs arrived at. I then was asked what kind of arrangements I wanted to make to pay for services. I selected a choice of 18 mos. with NO INTEREST. I also signed a contract to this effect and was informed that in a few days I would receive "A little Green Card," to be used in making payments. In a few days I did receive a little green card. The little green card turns out to be Credit Card issued by CARECREDIT, PO Box 1007, Dayton, OH 45401-1007 (E-mail [www.CareCredit.com](http://www.CareCredit.com)). This credit card was unsolicited, in my opinion issued by surreptitious means, and charges the outrageous annual interest rate of 21.9%

Sincerely,

Mr. Arthur Burford  
91 Mason Rd  
Mexico, NY 13114-3122