

From: Roger Crawford <veggie@ptd.net> on 06/03/2008 12:30:07 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

ONE OF THE MOST EGREGIOUS PRACTICES OF THE CREDIT CARD COMPANIES IS THEIR BOMBARDING CREDIT CARD HOLDERS WITH OFFERS OF ADDITIONAL CREDIT CARDS FROM THE SAME COMPANY. They no full well that getting additional credit cards has a Negative Impact on your credit standing. I FEEL THAT THEY SHOULD BE REQUIRED TO PUBLISH A DISCLAIMER TO THIS EFECT ON THE SOLICITATIONS. Just as we are warned of cigarette smoking as a hazard to our physical health so should we be warned of the effect on our credit health. This should be included on any solication for a credit card.

Sincerely,

Mr. Roger Crawford
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