

From: Dennis Selover <aladdin2@cox.net> on 06/03/2008 03:30:03 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

When dealing with Credit Card Companys I find the rules are stacked (unfairly) in their favor. IN order to stop some unauthorized charges to one of my cards it was necessary for me to close it and get another. They took the opportunity to bump up the Percentage Rate 2 percent.

Sincerely,

Mr. Dennis Selover
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