

**From:** Barry Guertin <gator\_ce@yahoo.com> on 06/04/2008 02:00:05 AM

**Subject:** Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is a sad thing that credit card companies can change the rules at any time for any reason. What other business contract can be binding if the changes are unilateral. You can not understand the agreement if the terms can change. Consumers need protection from deceptive lending practices (even if they are credit cards.)

Sincerely,

Mr. Barry Guertin  
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