

**From:** David Massie <dpmassie@seattleschools.org> on 06/05/2008 11:39:57 AM

**Subject:** Regulation AA

Jun 5, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am a diligent bill payer, preferring to pay debt rather than spend on entertainment.

This being the case, there were still more times than I can remember that I incurred fees from credit card issuers due to what I felt was a lack of communication on their part.

I have several times felt that their main objective was to deceive me for the sake of charging me fees. I highly support legislation to regulate these companies. I have no problem paying my bills plus interest, but myself and other card users should be able to enter into

a contract assuming good faith from both sides. Presently, this is not

always an assumption we can make. Thanks in advance for addressing these important issues.

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Sincerely,

Mr. David Massie  
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