

From: Matthew Ramon <matt.ramon@att.net> on 06/10/2008 02:45:02 AM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Things that shouldn't happen with credit cards:

- 1) Exorbitant fees
- 2) Changing the terms and locking in higher rates on current balances
- 3) Revoking finance terms based on other credit history, not payment history

Things that should happen with credit cards:

- 1) Minimum 30 day cycles
- 2) Mandatory Opt-In to marketing

Your constituents are relying on you to help make these changes.

Sincerely,

Mr. Matthew Ramon
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