

**From:** Julian Sasse <julian.sasse@gmail.com> on 06/10/2008 09:30:03 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies use exploitative practices to purposely make it difficult to repay debt in a reasonable amount of time. I personally know that it is genuinely hard to come out from under a pile of credit card debt. The credit card companies would love you to perpetually carry a moderate balance that they continue to collect on ... forever. Creating and enforcing rules to stop some of the credit card companies' most consumer unfriendly practices would not place an undue burden on the companies, but would help consumers and in the long run may benefit card companies as well (especially since the current best alternative is to not use credit cards at all).

Sincerely,

Mr. Julian Sasse  
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