

From: Brian Hazeltine <bhazeltine@gmail.com> on 06/12/2008 09:45:34 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I was amazed to find out how sneaky credit card billing can be until my

son explained how it worked in his case. The practices of the banks, in my view, are clearly designed to maximize their profits (which is understandable) but they smack of being sneaky, underhanded, and

unfair. For example, the default position that the lowest interest rate debts should be paid off first is obviously not in the consumer's interest. Consumer's should have some choice in this, but most

importantly, the system should require fairness in dealing with people. Thank you for your time.

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Sincerely,

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