

From: Vladimir Vrbanac <dadovrba@yahoo.com> on 06/10/2008 09:20:04 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Sometimes it feels that real life relationship with the credit card companies is worse than movie depictions of the money landing sharks. Problem is that it is a cooperation of unequals. On the one side you have an army of lawyers and economists working daily to find out a way to create border line moral or bluntly amoral ways to create revenues for their companies. On the other hand, you have a consumers who have a minute and a half, in average, for each decision about the credit company.

Therefore, all pertinent decisions about out credit cards should be very easy to read and understand.

The terms should not be changed after the contract.

Sincerely,

Dr. Vladimir Vrbanac
232 E Border Rd
Medford, MA 02155-1106