

From: David Young <dmyeby@paonline.com> on 06/10/2008 10:00:06 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

The Federal Reserve Board's proposals for prevention of abuse of credit card users are reasonable and MUST be adopted as proposed. Issuers of credit cards have for too long imposed their wills as dictators upon the holders of their credit cards. It is long past time for those abuses to STOP!

All arguments by banks and the financial community must be denied by the Board. The Board must act in the public interest, not in the interest of the banks.

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Sincerely,

Mr. David Young
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