

From: Anthony Lorizio <lorizio@post.harvard.edu> on 06/10/2008 10:40:02 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

After experiencing an interruption in income and hence, late payments, the credit card companies refused to communicate in writing.

After experiences with two banks, who did not keep their agreements for new payment agreements, I reported them to the Massachusetts Attorney General. I was informed they could not help with these unfair consumer practices.

Please stand by the more stringent regulations you propose and do not submit to the banks lobbying efforts to continue consumer abuse.

Sincerely,

Mr. Anthony Lorizio
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