

From: Dennis Persick <denpersick@yahoo.com> on 06/12/2008 11:20:05 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies must show the consumer more respect. Clearly the

playing field needs to be more level. They have all the advantages. The most outrageous to me is the decreasing amount of time allowed to pay

balances and still avoid interest and other fees. This must stop. Also, back charging interest on balances previously paid is patently wrong.

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Sincerely,

Mr. Dennis Persick
1229 Sunny Creek Dr
Green Bay, WI 54313-5884