

From: Oleh Dub <odub@ford.com> on 06/12/2008 09:45:49 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am in complete agreement regarding the enactment of 'fair play' rules. It's time that all and any rate changes were published BEFORE

they take effect, and allow the consumer to 'opt-out' of the use of the card while locking in the current (presumably lower) rate.

Balances that are 'paid in full' i.e. leaving '\$0.00' due should NOT be charged ANOTHER 'balance due interest' if paid by the then current due date. I've had this happen more than once.

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Sincerely,

Mr. Oleh Dub
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