

From: Douglas Brown <douglasabrown@verizon.net> on 06/12/2008 10:10:14 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Consumers are tired of being at the mercy of credit card companies and their "let's get all we can from the consumer" rules. They increase interest rates for no good reasons, apply payments as they wish, and often do not give enough time bwtween sending the bill and the due date.

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Sincerely,

Mr. Douglas Brown
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