

**From:** Kevin Havener <khav01@yahoo.com> on 06/12/2008 12:30:11 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies are doing whatever the hell they want--  
changing the rules, raising interest rates, cancelling cards without  
notice, etc, and it needs to stop now!

.

Sincerely,

Mr. Kevin Havener  
2970 N Sheridan Rd Apt 1517  
Chicago, IL 60657-5834