

From: Charles Hancock <han128@bellsouth.net> on 06/13/2008 10:15:17 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

I encourage you to tighten the rules regarding credit cards. The excessive fees and changing of interest rates does nothing to reward

them for their risk. Instead it increases their risk by making it much more difficult for me to pay each month. It is especially egregious

that they can change almost everything they wish to their advantage and to increase my burden.

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Sincerely,

Reverend Charles Hancock
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