

From: Robert McGrath <robert.mcg@gmail.com> on 06/13/2008 11:45:12 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

My 86 yr old father had a credit card change APR from 0 to over 20% in under 6 months. These predatory practices impact those least able to pay the costs. Please do something requiring companies to describe what governs a CC rate in a clear, consistent, and obvious way -- not in 3 pages of micro-type. Thanks.

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Sincerely,

Mr. Robert McGrath
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