

David Brookes <nextasea@maine.rr.com> on 06/12/2008 01:50:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please enact the proposed credit card rules. I have had problems with my credit card companies in each of the following areas and wish to see some changes made.

1. I have had my credit card company charge interest on a day late payment where my record of payment was unblemished.

2. I find it a problem to have to keep watch on their due dates as they don't provide a normal payment window.

3. And, I've had to call several times to have interest charges removed when they had been applied unfairly.

Additionally, the credit card companies flood the market with applications and then cover their problems with unpaid accounts by charging excessive rates.

Totally unfair.

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Sincerely,

Mr. David Brookes
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