

**From:** Sander Lefkowitz <sander.lefkowitz@verizon.net> on 06/12/2008 02:15:08 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Stop the unfair and outrageous credit card company practices. Their entire method of calculating interest rates are grossly unfair. Adequate time must be provided (minimum 14 days) between billing date and payment due date. No interest should be charged for previous month's payoffs when made timely. They should not have the ability to change interest rates because of events occurring outside of the individual company.

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Sincerely,

Mr. Sander Lefkowitz  
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