

From: Charles Eisenberg <cseisenb@indiana.edu> on 06/12/2008 06:45:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Consumers need protection from arbitrary abuses from credit card companies. They should not be able to retrospectively hike interest rates, charge you for debts payed off in previous months, or apply your payments to low-interest debts in order to keep the consumer in debt longer and milk them for extra profits.

Thank you for your consideration.

Sincerely,

Mr. Charles Eisenberg
1603 E 3rd St Apt 318
Bloomington, IN 47401-3771