

From: Darryl Rogers <droids11@comcast.net> on 06/12/2008 06:50:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am frustrated that my credit card companies use deceptive practices

to trick the consumer into paying interest when when he attempts to pay his balances entirely each month. When the game is not played exactly correctly, and the rules change often, the consumer is punished by unreasonably high penalties. They often breach their original contracts with customers in this game of deception, with no serious consequences. Obviously they need to be better regulated as they are setting a poor example to our young people, most of whom are trying to abide by principles and fair play.

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Sincerely,

Mr. Darryl Rogers
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