

From: Brian Darley <bdarley@cascade.org> on 06/12/2008 09:15:13 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I support efforts to make reign in abuses by credit card companies. Credit card terms exploit the unwary and elderly. The social cost impacts us all. Credit card agreements should fall within reasonable boundaries so that consumers do not need to have a lawyer review them. Or better yet, standard contracts should be devised. Reasonable deviations to the standard contract terms would be allowed, but the differences would have to be explicitly evident to the consumer.

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Sincerely,

Mr. Brian Darley
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