

From: William Scannell <billscannell@alliancecom.net> on 06/12/2008 07:20:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please put teeth in the consumer protection laws as they relate to

credit cards. Prior to retiring I was a Certified Regulatory Compliance Manager for a major credit card lender, and even though well trained I found disclosures that complied with Reg Z were difficult at best to understand.

Sincerely,

Mr. William Scannell
1230 Dement St
Larchwood, IA 51241-7624