

From: Alan Keith <cwarep@yahoo.com> on 06/12/2008 08:15:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Something need to be done to rein in credit card companies from taking unfair advantage over thier customers, by offering supposedly low rates and then jacking those rates after the customer incurs debt. There also should be suffient time between between when bills are mailed out and payment due dates to allow customers time to pay on time. Credit card companies should be held to the interst rates they offer new customers for at least 18 months if not longer. I hope you will keep the public's interest first and foremost when making your decisions regarding these issues.

Sincerely,

Mr. Alan Keith
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