

Merwin Hayes <mach0017@yahoo.com> on 06/12/2008 02:15:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Changes are way overdue to the way credit card charges are allowed. For several years now the banks and other credit/debit card issuers have been essentially writing their own rules, with the effect of treading over the credit-using public with extremely heavy hobnailed boots.

Please, do NOT allow them to continue writing the rules to suit themselves.

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Sincerely,

Mr. Merwin Hayes
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