

From: David Finkelstein <davefink_1999@yahoo.com> on 06/12/2008 03:25:58 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I don't agree with the practices of credit card companies these days. They have unfair practices like increasing APRs without notice, short grace periods for payments, applying payments on lower interest parts of the credit, while charging extremely high charges for the existing balances. These practices need to be justified before action is taken. The consumer should have the right to fight the action taken against them. The actions the credit card companies take should not be without notice.

Sincerely,

Mr. David Finkelstein
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