

From: John Shuler <jchem1@comcast.net> on 06/12/2008 03:25:59 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My Sears card has turned into a tool for taking money from me under the

slightest provocation. They're charging \$29 for late fees like the bank cards and the interest rate is 22%. It used to be that charge cards helped retailers to attract business. Now the retail business is there to fleece customers with their aggressive credit policies.

Sincerely,

Mr. John Shuler
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