

Gerald Wilkins <gwilkns@bellsouth.net> on 06/14/2008 03:50:13 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

I urge you to pass this urgently needed rules on the credit card industry in order to curb unjust billing practices by these companies.

Futhermore, I would encourage you to include the options for a consumer to pay additional monthly payments of say 2%, 3%, 4% and to show how that would effect the cardholders balances and the total amount of intrest savings with each percentage. This infomration could and

should be included with each monthly bill. In addition, I would like to see an opt out for a cardholder of checks being included with the statement that can be written on the account, as this would seem to me to be an easy method for an unauthorized person to charge my account.

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Sincerely,

Mr. Gerald Wilkins
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