From: "Caldwell, Brad J." < CaldwellB@aafes.com > on 05/13/2008 02:05:03 PM

Subject: Regulation AA

I am dead set against this bill ever going becoming law! It will reward people who don't manage their credit properly and penalize those who do. It's tantamount to another bailout and is bound to raise interest rates for everybody. Especially dangerous is the idea of preventing card issuers from charging interest rates that account for the risks of different customers.