

"Helen Boehning" <hlboehning@gmail.com> on 05/27/2008 08:05:05 AM

**Subject:** Regulation AA

re: Regulation AA — docket No. R-1314

I am in favor of the regulation of the credit card industry as proposed in Regulation AA — docket No. R-1314.

Especially prohibiting the following:

- Placing unfair time constraints on payments.
- Increasing the annual percentage rate on an outstanding credit card balance, except in certain instances.
- Unfairly allocating payments among parts of a cardholder's balance with different interest rates.
- Placing too-high fees for exceeding the credit limit solely because of a hold on the account.
- Unfairly computing balances in a tactic known as double-cycle billing.
- Unfairly adding security deposits and fees for issuing credit or making credit available.
- Making deceptive offers of credit.

In fact I want even more regulation. I want them to be prohibited from mailing me any applications, especially those that have any personal identifying information, including my name and address.

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