

Armand Carreau <acarreaujr@cs.com> on 08/22/2008 02:00:04 AM

Subject: Regulation AA

Aug 22, 2008

Federal Reserve Board Email comments

Dear Email comments,

Among the many other abuses, credit card companies should not be able to raise your rates because you failed to make timely payments on some other bill. This should not influence the

rate. It should be a matter of privacy and none of their damn business, unless I pay their bill 30 days late.

Sincerely,

Mr. Armand Carreau
10368 Fox Glen Dr
Bridgeville, DE 19933-4564