

From: Kenneth Cohen <kennethcohen@comcast.net> on 07/25/2008 10:45:04 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Let's keep credit card promotions and their usage fair and without unwarranted sneaky changes of payment rules and charges. Clean up the bank card issuer rules to achieve understandability and reasonableness in fees and charges.

.

Sincerely,

Mr. Kenneth Cohen
12820 Camellia Dr
Silver Spring, MD 20906-3316