

**From:** Clyde Barton <clygeo@optonline.net> on 07/25/2008 12:50:02 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies enjoy a "contract" like no other. They can change their terms and their rates at anytime for virtually any reason.

Consumers need more protection and less fine print. It is long overdue

for lawmakers to step up to the plate and hit a home run for the public interests by forcing the credit card companies to play a fair game.

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Sincerely,

Mr. Clyde Barton  
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