

From: Thomas Stutz - 07/25/2008 12:55:01 PM

Subject: Regulation AA

Jul 25, 2008

Dear Email comments,

There is thoughtful planning, on the part of some credit card

companies, to trick customers into making mistakes, so they can collect fees from them. THAT IS FRAUD

Sincerely,

Mr. Thomas Stutz
West Valley, UT 84120-4012