

Thomas Fazio - 07/25/2008 12:45:00 PM

**Subject:** Regulation AA

Jul 25, 2008

Dear Email comments,

Please enact these measures of security for the Card Holder to prevent credit card charges for late payments by allowing sufficient time to pay payment due. The Rules contained within this action will start to address Credit Card Reform.

I would like to see a Rule that prohibit Credit Card co's from allowing Their Card from being approved if the purchase exceeds The card holder's credit Limit. This Action Is a Good Start, Thank You

Sincerely,

Mr. Thomas Fazio  
Malden, MA 02148-6610