

From: Thomas Rottmayer <rotts999@yahoo.com> on 07/28/2008 01:10:06 PM

Subject: Regulation AA

Jul 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please act to reform credit card companies' policies. Too often, credit is provided to un-credit-worthy folks, who default and increase costs for the rest of us.

Also, the way interest is calculated by some companies is confusing,

inconsistent and favors the card companies' interests over those of the consumers.

Please make changes that are fair to both parties.

.

Sincerely,

Mr. Thomas Rottmayer
413 E Kanawha Ave
Columbus, OH 43214-1261