

From: George Ebel <george@naples.net> on 07/29/2008 09:20:08 AM

Subject: Regulation AA

Dear Sirs:

I don't understand why there are over limit charges on credit cards. I thought that each charge is authorized at the time the charge is conducted. If that is so why would it be authorized if that charge would put the account over the established limit! I think it is unfair for the credit companies to put the burden on the user when it is almost impossible to check the card balance while out shopping. Thank you for listing. George F. Ebel, 3448 Overhill Dr. N. W., Canton, Ohio,44718