

From: Greg Rouskey - 07/25/2008 11:05:06 AM

Subject: Regulation AA

Jul 25, 2008

Dear Email comments,

I have accepted a number of credit card offers with attractive rates only to have the rates increased for no reason and terms changed intermittently. Also card issuers change payment due dates in what appears to be an effort to force a late payment for which they charge an exorbitant fee and increase interest rates. Also have had a number

of payments made on the due date only to be charged a late fee and have an interest rate hike because the creditor did not post the payment until after a cut off time on the due date. Also numerous card issuers have arbitrarily increased fees and intentionally made statements confusing so that consumers have a difficult time watching for excessive fees and rate increases. Congress needs to insure that these credit card issuers are acting in a fair and legal manner in accessing fees and changing interest rates and in their promotional and billing practices.

Sincerely,

Mr. Greg Rouskey
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