

From: Raquel Franzen <aquaquata@aol.com> on 07/25/2008 11:20:03 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I totally agree on the necessity for credit card reform. Credit card companies have to stop targeting our youth (18 to 29's). This demographic group is the most vulnerable because of their lack of life's experiences. Why should they start off their adult lives strapped with card credit debt. Please implement changes that will eliminate unsolicited offers for credit cards. This demographic group is naive and unwise as to the tricks of the financial services industry.

In addition, I am tired of having fine print! Eliminate fine print on credit card applications and statements. Make it mandatory that all statements and offers are regular print and require bold print for all

late payment penalties. Stop the abuse by these credit card companies! Make them fiscally responsible as to their advertisements since they require their customers to fiscally responsible!

As soon as I can, I will be eliminating my credit card debt and no longer use my credit cards. Credit cards are nothing but debt spider webs!

Respectfully submitted,

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Sincerely,

Mrs. Raquel Franzen
5131 S Meadowlark Ln
Hales Corners, WI 53130-1066