

From: Roman Androussenko <androussenkor@gmail.com> on 07/25/2008 11:25:07 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

It would be nice to eliminate deferred finance charges when a credit

card company charges interest on the original balance after promotional period expires.

For example, a consumer buys an expensive \$2000 item on a newly open store credit and pays it down to \$1000 during 12 month promotional

period. If the balance is not paid off in full after 12 billing cycles, then the credit card company charges him interest on \$2000 since the time the credit line was open.

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Sincerely,

Mr. Roman Androussenko
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