

**From:** Marcus Greenspan <marcusgreenspan@juno.com> on 07/29/2008 07:35:03 PM

**Subject:** Regulation AA

Jul 29, 2008

Federal Reserve Board Email comments

Dear Email comments,

I support laws which restrict credit card companies from

1) interest rates that are userous in many states,  
2) hiking interest rates unilaterally at will on balance amounts  
already charged at a lower interest rate,

3) charging late fees and over limit fees and other fees that amount to  
userous charges to consumers,

4) hiking interest rates when late payments have been reportedly made  
to other creditors but not to the credit card provider hiking the  
interest rate.

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Sincerely,

Mr. Marcus Greenspan  
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