

From: Takeo Kasumi <kudaranmono@yahoo.com> on 07/30/2008 02:05:02 AM

Subject: Regulation AA

Jul 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think it is ridiculous that a credit card company could charge an extremely high penalty for accidentally exceeding a credit limit by only a few cents. It should be standard that the card is either rejected at the point of sale, or the card holder is immediately notified that by continuing the purchase with the card he/she will be exceeding the credit limit.

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Sincerely,

Mr. Takeo Kasumi
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