

From: Patrick Haley <phaley1@rochester.rr.com> on 07/30/2008 09:10:44 PM

Subject: Regulation AA

Jul 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

Abuse by credit card companies has become so prolific that I have ceased to use my credit cards altogether for purchases except where unavoidable. Abuses that come to mind are statements that publish a billing date and then the company doesn't mail the bill until 10 days after that date, leaving very little time to respond. Another that caught me more recently was a Firestone card that I charged tires on. When the bill finally arrived, it wasn't from Firestone at all, but

from Citibank North Dakota or some other such. We threw it in the trash mail pile initially because it looked like just another piece of junk

mail. Only found out a month later that the bill was overdue and had to pay penalty charges. In the absence of consumer protection legislation and adequate oversight, the credit card companies will use any angle that they can to bilk their customers. Help!

Sincerely,

Reverend Patrick Haley
1292 Courtney Dr
Victor, NY 14564-9559