

**From:** colin hubbell <colinhubbell@hotmail.com> on 07/30/2008 07:30:04 PM

**Subject:** Regulation AA

Dear Federal Reserve,

I support the new rule change to tighten transparency within the credit industry. I was recently hit with a \$40 membership fee on my first bill before I even activated the card. There was no explicit warning of such a fee.

APR increases are also very predatory in my opinion and virtually condemn anyone with bad credit to a never-ending debt cycle.

Thank you for your proposal. I look forward to seeing it implemented.

Sincerely,

Colin Hubbell