

**From:** "Dale & Carol Boylen" - 08/01/2008 02:25:05 PM

**Subject:** Regulation AA

Aloha from Hawaii!

It is my understanding that you are nearing a ruling deadline on credit card fee's. As a consumer, the list of new fee's will most likely force me to either give up paying by credit card all together or drop all additional credit cards and carry only one, and use that card just in emergencies. The area's of concern with this bill include:

Retroactive re-pricing

Unfair payment Allocation

Double cycle-billing

Bait and Switch offer's

Un realistic due times (like 1:00 pm eastern when I live in Hawaii)

Overdraft fee's based on holds like hotels currently do.

This economy is in a down market. The very last thing we as Americans need is more fee's from our credit card issuer's

Thank you for reading

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