

From: akheating@yahoo.com on 08/04/2008 08:45:01 PM

Subject: Regulation AA

Federal Reserve Board Docket No. R-1314

Dear Federal Reserve Board Docket No. R-1314,

Had card for 19 years owning my own small business there are many times I had to pay late but always paid monthly took the late fee and interest hikes but to go up to 29.24% still I sent in my payments. Until in late July I went to use my card to fined out the FIA cc Co. closed my acct. This is the life line of my bus. to keep going until monies owed to me is paid I am devastated and afraid my Company won't survive this hit on top of hard time. This is the most criminal act and If I would do this to a customer I would have to go to court Please right this wrong so no other has to go through this humiliation. thank you August Killen.

I appreciate the opportunity to file comments in support of Regulation AA - Unfair or Deceptive Acts or Practices [R-1314], the recent proposal to curb unfair and deceptive credit card and overdraft practices. I support the credit card aspects of the rule, while also suggesting that protection is needed against additional unfair credit card practices beyond those covered in this proposed rule. I believe that stronger protection against unfair practices in bank overdraft programs is also needed.

Sincerely,
august killen
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coraopolis, PA 15108