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Subject: Regulation AA

I support these changes 100%.

Credit card companies have received carte blanche permission to screw the public for too long. The agreements that their customers sign is very unilateral and gives them permission to make changes to contracts at their whim and fancy. Quite frankly when they are allowed to charge interest of up to 29.9% (even when the prime rate is at 2.5%) when they bait with 6.99 or something like that is a practice that long needs to be monitored.

Three cheers for this and good luck with it.