

melikefire@cox.net on 06/30/2008 06:00:03 PM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

The credit card companies are strangling an already strained economy. I have a great credit score and always pay my bills. My card rates have risen, contrary to my contract which is causing me to have to less money. Bogus fees and unfair practices means less discretionary income for me to spend on products and strangles our economy even further. Please help.

The new proposed credit card rules curb some abusive lending practices that drive consumers deeper in debt. I urge you to implement these rules to provide relief to people like me who just want a fair deal from credit card companies.

Sincerely,  
Ian Pearson  
8356 Mountain Destiny  
Las Vegas, NV 89131