

Terry Wahl <t2wahl@aol.com> on 06/12/2008 03:20:04 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card agencies are not responsive to the consumer in any way. Rates and limits can change for no apparent reason and reports to credit reporting agencies are frequently inaccurate. A person needs to be able to use a credit card in this economy as cash transactions are not possible in many circumstances especially on the internet. The entire system has to be evaluated. Sincerely

Sincerely,

Dr. Terry Wahl  
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