

From: Helene Tekulsky <tek360@aol.com> on 06/12/2008 03:20:06 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I don't have any personal credit card horror stories but one trick I don't favor is that banks now allow your credit card balances to count as "deposit accounts" along with your checking and savings balances to avoid fees against your account if the dollar value falls below their minimum required to avoid the fees. Since when should debt count in this manner? Totally off the wall.

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Sincerely,

Ms. Helene Tekulsky
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