From: Maurice Clemens <mrc8251@mac.com> on 06/12/2008 11:55:04 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It's time the banking industry starts treating its customers right. There is no difference between the credit card industry and loan sharks. All we want is fair policies that are consistent. America is

addicted to credit cards and we need rules to balance the playing field so that it is easier to get your balance paid off and not nickel and dimed to death.

Sincerely,

Mr. Maurice Clemens 1421 Broken Spoke Ct Fort Worth, TX 76131-5362