

From: Patrick Haynes <pjhaynes@sbcglobal.net> on 06/12/2008 05:20:11 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have an excellent credit rating, and all the attributes of an good credit risk, yet my credit card company's attitude with me is predatory. (It's the same company that has my home mortgage and my checking account.) It's take or leave it. And how can these late fees not be usury???. Your payment comes in a day late, and boom, an arbitrary charge. Every month there's a notice of rules change----a pamphlet in fine print---horrible boilerplate that the average person cannot digest. I get the chills when I read them. I have no recourse! And my company besieges me with additional promotions, such as, credit

check blanks. Please lets make an effort to begin to bring fairness and sanity to the credit card business.

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Sincerely,

Mr. Patrick Haynes
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