

Subject: Regulation AA

Jun 1, 2008

Federal Reserve Board Email comments

Dear Email comments,

I fully support the changes being made by the Federal Reserve in credit card rules.

The most odious practice by the credit card companies is the one in which they take the credit histories with other companies and use this information as an excuse to raise the rates on a particular credit card, in addition to using the payment history on that particular card for raising the rate on that particular card. The credit card owners debt record on sources other than that particular card has nothing to do with the debts incurred on that particular card.

Sincerely,

Mr. John Campbell
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