

**From:** jpk@rawbw.com on 06/27/2008 07:25:05 PM

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

I have a high credit score, a clean credit history, and I have pumped over \$20,000 through my VISA card. I have held the card since 1991; that's over 200 monthly payments, and a late payment thus represents an on-time paid in-full record of over 99%. I was instantly charged \$30 and my rate skyrocketed. IF I AM TREATED THIS BADLY, JUST IMAGINE WHAT THIS INDUSTRY DOES TO CUSTOMERS WITHOUT POWER. It's time to curb in this predatory industry.

The new proposed credit card rules curb some abusive lending practices that drive consumers deeper in debt. I urge you to implement these rules to provide relief to people like me who just want a fair deal from credit card companies.

Sincerely,  
Jonathan Krueger  
4631 Gatetree Circle  
Pleasanton, CA 94566