

**Subject:** Regulation AA

May 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

Personally I don't have any current issues with my credit card issuers. I do think that the credit card system should not be a free for all romp for the issuers to rape and pillage. Strict regulations for interest rates, when the rates can be increased

and penalties are called for. Unsolicited credit card offers should be prohibited, period.

Sincerely,

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