

rghorn_2000@yahoo.com on 06/25/2008 08:30:16 PM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

It is truly a rotten practice to make excessive profits just because so many people are far less than financial geniuses. Taking advantage of the innocent and gullible is reprehensible no matter what apologetics are resorted to.

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,
Roger Horn
32 Barber St
Clarion, PA 16214