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**From:** BC Newkirk [mailto:bcraignewkirk@hotmail.com]

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**To:** \_Regulatory Comments

**Subject:** Regulation AA - docket No. R-1314

Thank you, Thank you, Thank you!

As a consumer with good credit, I have been abused by credit issuers on numerous occasions. Now I travel for a living and honestly don't open bills every weekend when I get home, with 2 boys who need my attention after being gone all week, I shouldn't have to be tied to the mail and bills every weekend. Late fees for payments due that I had not even opened the bill yet is highway robbery.

Even worse is after paying all my bills on time, I am penalized by a credit issuer because my loan to balance rate is too high. It is ridiculous all the tricks the banks use to get more fees and raise teaser rates for no reason. Then the next weekend I get another offer from the same bank for another teaser rate or a new credit card. It makes me sick the stress they have put on me and my family, please don't let this just attempt at raining in these horribly unfair practices.