From: GAS [mailto:renotsyrag@hotmail.com] Sent: Sunday, May 11, 2008 8:27 AM To: _Regulatory Comments Subject: Part 706

I support your part 706 initiatives. Unfair practices have gone on all too long causing hardship for those who can least afford the deceptive practices of the banks issuing credit cards.

Many people struggle to make their payments and end up only getting deeper into depth when the banks take this unfair advantage of the individual.

Stopping these procedures can only help strengthen the financial responsibilities of the individuals who hold these cards.