

MAY 19 '08 PM 1:19 BC

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This consumer is applauding and is in favor of rules proposed.

I am a widow of 68 years, trying to help the extended family, (that is children and grandchildren.) Food, gas or fuel to heat and cool, rent, child care and other essentials keep increasing. We need help, not a barrier.

Thank you  
Annette Callahan

This note is in support a favor of Rules that are fair and gives the consumer a fair chance.

How does \$50,000 a year for a sound? A lack of qualified instruction subjects has set off a hiring war

Regulation AA -  
docket No. R-1314

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## PERSONAL FINANCE

### POSSIBLE LIMITS for credit card companies

Proposals would prohibit:

- Placing unfair time constraints on payments.
- Increasing the annual percentage rate on an outstanding credit card balance, except in certain instances.
- Unfairly allocating payments among parts of a cardholder's balance with different interest rates.
- Placing too-high fees for exceeding the credit limit solely because of a hold on the account.
- Unfairly computing balances in a tactic known as double-cycle billing.
- Unfairly adding security deposits and fees for issuing credit or making credit available.
- Making deceptive offers of credit.

SOURCES: Dallas Morning News research; The Associated Press

