Some comma rules:

Co-ordinate clauses
Clauses connected with **and, but, or or** are usually separated by commas unless they are very short.
- John splurged and ordered the lobster platter, **but** Mae was more frugal and ordered the chicken.
- John had lobster and Mae had chicken.

Subordinate clauses
When subordinate clauses begin sentences, they are often followed by commas.
- If you *are ever* in Bielefeld, **you should visit me.**

But never before that:
- It is *not* surprising that you thought she was rude.

Parenthetical insertions:
If words or expressions are put in unusual places in the sentence, and are not integral to the meaning, separate them with commas.
- My mother, **however, did not agree with me.**
- Harold Ward, the head of marketing, **called off sick today.**
- They were, believe or not, calling for the fifth time.

Direct speech
A comma is generally used between a reporting expression and a piece of direct speech.
- He said, “don’t step on my foot again!”.
- She screamed, “I told you I was too tall to go on that ride!”.

Indirect speech: no comma before that, etc
We do not put commas before that, what, where, etc. in indirect speech structures.
- Everybody knew that he had stolen the money.
- They quickly explained what to do.
- I don’t know where I put my keys.