

From: Penny Austin <pjaustin03@comcast.net> on 06/14/2008 07:19:55 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have worked against some tough odds throughout my life to establish and keep my good credit. I do not think it is right that credit card companies can treat the public in such nasty ways. Everyone needs credit and it is tough enough to keep it good. Please help the average public.

Sincerely,

Ms. Penny Austin
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