From: Steven Hoyle <n0thin9@gmail.com> on 06/12/2008 10:15:23 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please help us stop the abuse that consumers are receiving from credit card companies. Those of us, like my wife and I, who have made poor financial choices in the past, and are struggling very hard to erase our debt, are finding it almost impossible to pay down our credit cards. It seems that the credit card companies are doing everything in their power to keep us in debt, and keep their profits rolling in. They are not acting in the best interest of the people. Please HELP!

Sincerely,

Mr. Steven Hoyle 5943 Kara Pl Burke, VA 22015-3359