

From: Suku Menon <suku.menon@frontiernet.net> on 07/24/2008 11:20:06 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are taking advantage of people who are not able

to control their finances consistent with their affordability. We need
an oversight function to ensure that the customers are not taken
advantage of by the credit card companies.

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Sincerely,

Mr. Suku Menon
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