

From: Andrew Ballard <awballard@bellsouth.net> on 07/24/2008 11:20:08 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card industry is out of control, charging excessive fees, changing rates and sending out unwanted solicitation. If I want a credit card I will ask. Keep these slim balls out of my credit history.

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Sincerely,

Mr. Andrew Ballard
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