

From: Raymond Chu <rchu1@twcny.rr.com> on 07/24/2008 11:25:11 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I, a consumer, need better protection from what the credit card companies are trying to force on me.

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Sincerely,

Mr. Raymond Chu
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Liverpool, NY 13090-2017