

**From:** Kim Morsching <kmorsch5ranch@rushmore.com> on 07/24/2008 11:30:04 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

This is a long overdue basic start at reform. More US citizens have been victimized by predatory credit card practices than any other situation. Only the most astute, vigilant consumer can stay on top of the onslaught of changes made by credit card companies to the consumer accounts. Usually several attempts are made each year to alter the original agreement.

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Sincerely,

Ms. Kim Morsching  
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