

From: Nancy Lynch <nlynch63@yahoo.com> on 07/24/2008 12:45:00 AM

Subject: Regulation AA

Jul 23, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is time for banks to stop stealing money from people by using deceptive practices. I am personally not being taken advantage of but

feel truly sorry for people who. Also, young people who do not have the

experience with using credit are being unfairly sucked into a system of deception. My kids have received credit card offers and solicitations for credit cards at age 14.

.

Sincerely,

Ms. Nancy Lynch
1410 Simpson Ct
Marina, CA 93933-5045