

From: Joseph Bawolek <jebawolek@ameritech.net> on 07/24/2008 09:55:01 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

You must get tough with credit card companies. Especially in view of these difficult economic times the American consumer is experiencing. The high cost of consumer products, energy, and health care must not need to be compounded by additional or increased credit costs. Somebody must look out for us.

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Sincerely,

Mr. Joseph Bawolek
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