

From: Shannon Kelly <skelly@palisade.com> on 07/24/2008 09:45:05 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies should not be allowed to continue gouging customers. The contracts are unscrupulous and unfair. Please work to put more power back in consumers' hands.

Sincerely,

Ms. Shannon Kelly
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