

From: craig bothwell <c_bothwell@hotmail.com> on 07/23/2008 11:45:03 PM

Subject: Regulation AA

Jul 23, 2008

Federal Reserve Board Email comments

Dear Email comments,

I would like to voice my concern on the liberalising of the banking/credit card industry. I believe they are taking advantage of the american consumer/working class by double cycle billing, the bait

and switch tatics they use and the overdraft fees. They are intitled to a profit however they are gauging the public and you must protect us the american public against these greedy bastards.

I remain
craig bothwell

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Sincerely,

Mr. craig bothwell
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