

From: Frederick Westphal <westphal53@yahoo.com> on 07/24/2008 10:15:03 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Also stop credit card companies from increaseing limits without authorization from the credit card holder.

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Sincerely,

Mr. Frederick Westphal
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Midland, MI 48642-9336