

From: Terry Molnar <terrymo2@comcast.net> on 07/24/2008 10:25:08 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I believe credit card companies' tactics are unscrupulous and further,
that they will continue until prevented by legislation.

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Sincerely,

Mr. Terry Molnar
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