

Michelle Wolfe <wolfemichelle@sbcglobal.net> on 07/24/2008 10:40:14 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please support Docket No. R-1314. These proposed rules would make credit card companies play fair. As it is now, the deck is so stacked against an average middle class family that it is virtually impossible to get out from crippling credit card debt. Then a family has additional increased cost of living expenses because of gas prices.

And on top of that, we're supposed to be saving for retirement, because Social Security is going to go bankrupt. Please! We need a little fairness!

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Sincerely,

Ms. Michelle Wolfe
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