

Julie Spruce <cspruce@winstead.com> on 07/25/2008 10:15:02 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am still in shock that changes were allowed in the first place, and the credit card industry was enabled to act like loan sharks. Joe Lieberman had a lot to do with getting that passed to hurt so many

Americans. Why penalize credit cardholders so badly when they are your lifesource. Level the playing field and bring back sanity to the credit card industries.

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Sincerely,

Ms. Julie Spruce
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