

Michael Krivdo <krivdom@txcyber.com> on 07/24/2008 11:00:05 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please support the proposals contained in H.R. 5244, the Credit Cardholders' Bill of Rights. Consumers' rights need to be protected, and credit card issuers' worst practices should be banned. It is the fair thing to do. Thank you.

Sincerely,

Mr. Michael Krivdo  
1218 Haines Dr  
College Station, TX 77840-4322