

Carol Daniels <alphacarol@gmail.com> on 07/24/2008 11:05:02 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

These changes are the minimum necessary. Pass these, and then look at the seduction practices that the big companies use such as blank

borrowing checks sent out to senior citizens and others who either dont want to be tempted or who are tempted into higher debt.

Sincerely,

Ms. Carol Daniels
13310 Coral Dr
Fort Myers, FL 33908-2936