

Robert Laird <bob456@rochester.rr.com> on 07/24/2008 11:20:06 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

The American public is begging you to step in to end a plethora of egregiously unfair credit card lending practices, including usurious interest rates and fees, both applied at every opportunity. These practices are based upon greed. They continue because YOU allow them.

The climate of the electorate's involvement and of their tracking of how you vote is rapidly changing. Please join the vanguard of enlightened leadership. Now is the time.

Sincerely,

Mr. Robert Laird
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