

Raymond Chu <rchu1@twcny.rr.com> on 07/24/2008 11:20:06 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Rein in all credit card abuses...do not vote for what the credit card companies want...we, the consumer, want action.

Sincerely,

Mr. Raymond Chu
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