

From: Alan Harwood <alan.harwood@umb.edu> on 07/24/2008 11:45:07 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is time to regulate credit card companies. With the downturn in the economy we can no longer have credit card companies issuing cards to

teenagers and other non-credit-worthy customers and then squeezing them with higher interest fees and other pressures. The companies have abused the public trust and should therefore be regulated.

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Sincerely,

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