

Edith Torres <nyrican4t@yahoo.com> on 07/25/2008 06:30:04 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Not only did Macy's give my then husband a card using my info, he ran up the bill and Macy's held me responsible. I have never been able to get an account with them since, nor an Amex card.

Sincerely,

Ms. Edith Torres
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