

Timothy Howie <thowie@nycap.rr.com> on 07/24/2008 12:20:04 PM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Sir or Madam:

Enact this important legislation to protect consumers from predatory credit card companies.

Sincerely,

Mr. Timothy Howie
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Rensselaer, NY 12144-9725