

From: Pau Desan <paul.desan@yale.edu> on 07/25/2008 01:30:04 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I hope you will support these reasonable and fair rules for credit card

companies. Our system can work only if all parties play by appropriate,
equal rules. Thanks,

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Sincerely,

Dr. Pau Desan
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