

**From:** john falk <renartappraisals@gmail.com> on 07/25/2008 01:10:06 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I implore you to impose some fair standards for card holders to the credit card industry as they continue to create new ways to hit us with unfair fees and clauses.  
Thank you.

Sincerely,

Mr. john falk  
8976 Caminito Fresco  
La Jolla, CA 92037-1602