

From: Dan Kruse <dankruse@comcast.net> on 07/27/2008 04:40:03 PM

Subject: Regulation AA

Dear Sir;

We would like to give our support to the "Credit Carholder's Bill of Rights" and add our own comments.

Additionally, we would be very pleased if unsolicited mailings would be made illegal offering pre-approved credit cards and check blanks against an existing account. Both are highly susceptible to identity theft.

Thank you

Valerie and Dan Kruse