

From: Phil Emore <philemore@hotmail.com> on 06/14/2008 06:50:01 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

I know that I don't need to educate you on what needs to be done. The only thing I can do is urge you to vote in a way that gets it done. As

a voter and a sometime credit card user, I feel I have an obligation to make my views known to you. I've done my part; will you do yours?

Sincerely,

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