

From: Thomas Mallis <tgmallis@yahoo.com> on 06/15/2008 09:26:37 AM

Subject: Regulation AA

Jun 15, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please do something for the average American, thousands of who, like myself, are struggling to stay afloat in these troubled times. The Credit Card companies and the banks behind them have long profited greatly from this pillar of our economy: Consumer Spending. You folks in Washington don't know how the average Joe like myself lives. Atone for that by doing the right thing!

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Sincerely,

Mr. Thomas Mallis
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