

From: Henry Wyatt <w2qf@arrl.net> on 06/16/2008 03:25:01 PM

Subject: Regulation AA

Jun 16, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit cards perform such a vital economic function that they cannot be regarded as private businesses, free to do as they please. Most people transact their daily commerce via credit cards. They must be regulated as if they were public utilities, for the public good.

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Sincerely,

Dr. Henry Wyatt
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