

From: Barbara Lyall <barb.lyall@gmail.com> on 06/16/2008 05:55:03 PM

Subject: Regulation AA

Jun 16, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies need to have rules that are fair for everyone and fair in general. Many of their practices are unduly harsh and financially punitive to consumers. Please enact legislation to protect consumers, not credit card companies. Thank you.

Sincerely,

Ms. Barbara Lyall
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