

From: Rich Arellano <quest4facts@gmail.com> on 06/12/2008 04:20:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

These credit card companies need to be regulated. They constantly use bait and switch tactics, rewards systems that do not amount to anything and exorbitant fees which hamstring most all middle income consumers. I am sick of it!

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Sincerely,

Mr. Rich Arellano
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