

From: Johan Madson <jamadson0124@hotmail.com> on 06/17/2008 07:50:21 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Credit card companies seem to flood the market with offers work at a college at least every week there are offers of credit cards for any student without any credit check. Companies seem to take little responsibility on who they give credit to then want to change the rules to "make a profit" making a profit is the goal BUT they should have to share some responsibility as to who they give credit...[remember the problem easy credit has been for our current bank/loan crisis. the "easy credit" of credit cards contributes to this issue. need to instill responsibility of the part of the companies as well as the card user. [we NEVER carry a balance on our credit cards AND paid off our college students card when she and boyfried] got into too much easy debt]

Sincerely,

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