

From: Zoe Vaughter <zoeev@aol.com> on 06/12/2008 11:45:07 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The way the credit industry is set up now it is almost impossible for the average person to ever get themselves out of credit card debt. Anything you can do to stop or change some of the credit industry's

unfair practices could help stabilize many people's monthly budgets and allow them to get ahead of this unending debt curve. Thank you for your help in this matter.

.

Sincerely,

Ms. Zoe Vaughter
1212 Arbor St
Wayzata, MN 55391-9301