

**From:** Peter Raugh <plraugh@verizon.net> on 06/12/2008 11:45:09 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I encourage you to enact the proposed credit card rules. My experience with the credit cards has been less than enjoyable. I especially am

discouraged by the continuing changes made to the terms of the cards by esoteric, long winded, small print notices that are, for most of us, I presume--and I have a Master's Degree from Pepperdine University in Public Communications, are incomprehensible.

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Sincerely,

Mr. Peter Raugh  
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