

From: Carsten Tienken <carlbern@hotmail.com> on 06/25/2008 08:20:17 AM

Subject: Regulation AA

Jun 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are out of control, charging exorbitant rates and penalties. They are one of the major reasons for personal bankruptcy.

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Sincerely,

Mr. Carsten Tienken
804 New York Ave
Absecon, NJ 08201-1012