

From: Warren Searls <wsearls@sbcglobal.net> on 06/12/2008 11:20:24 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have reviewed Board's proposed credit card rules. I believe that they are fair and just and should be enacted and enforced as soon as possible. Do your best to protect the American consumer from the unscrupulous application of interest, fees and other charges that are not justified by the actual expenses incurred by the credit card companies.

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Sincerely,

Mr. Warren Searls
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Hot Springs Village, AR 71909-6907