

Helen Anbinder <anbinders@verizon.net> on 06/12/2008 11:20:11 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My husband and I have been fortunate enough to be able to pay our credit card balances in full and on time each month, but our sons have incurred unnecessarily large debt because of credit card companies' harsh and unfair practices.

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Sincerely,

Mrs. Helen Anbinder
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