

Sonia Rivera-Arango <arasonriv_63@yahoo.com> on 06/12/2008 10:45:09 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am a senior on a fixed income with a limited budget. Rather than carry cash with me, I carry a credit card to use when I find special sales on necessary items.

I urge you to enact credit card rules immediately to protect consumers

from these malevolent companies who use any means necessary to stick it to us.

Thank you.

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Sincerely,

Ms. Sonia Rivera-Arango
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