

From: Howard Packer <hpacker33140@yahoo.com> on 06/12/2008 10:45:13 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies knowingly target those that are unable to afford to make full payment. That's how the companies make their money. Credit card companies should be forced to review the ability of customers to make payment before issuing cards. Please do something to regulate this industry.

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Sincerely,

Mr. Howard Packer
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