

**From:** Thomas McCarthy <tmccarthy@gmmlegal.com> on 06/12/2008 10:45:19 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have personally seen the deception used by credit card companies to

lure consumers into so called low interest rate consolidation of credit card debt. The practices are not only deceptive, but predatory. The credit card companies sollicitationn of unemployed college students for

credit cards is outrageous. Please take action to totally reign in this industry and its current anti-consumer practices.

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Sincerely,

Mr. Thomas McCarthy  
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