

From: Colleen Emad <colthon@yahoo.com> on 06/24/2008 09:20:04 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

As a consumer and dealing with the current market I believe that developing credit and using it wisely. Unfortunately now, as the

market turns downward and most people are struggling financially, a lot turn towards credit cards to "bridge the gap". In the past, most people could shop around for a great deal for a credit card - now it does not make financial sense. Please help reign in the power play credit cards are playing.

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Sincerely,

Mrs. Colleen Emad
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