

From: Patrice Wells <pattywells@conceptassociates.com> on 06/27/2008 06:40:06 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have been given much too much power- they have effectivly ruined many peoples lives with their tricky and deceitful

tactics. Extending excessive credit to those who shouldn't have credit, and playing unfair with repaments is unconscionable- it ahould also be illegal.

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Sincerely,

Ms. Patrice Wells
28555 Garrett Hwy
Accident, MD 21520-3014