

Tim Goldman <gold2231@msn.com> on 06/12/2008 08:45:08 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have never felt so confused as when I read the terms and conditions of my credit card. Their practices are misleading and against the public interest.

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Sincerely,

Mr. Tim Goldman  
709 22nd St  
West Des Moines, IA 50265-4803