

vickie harwood <vnodak@msn.com> on 06/12/2008 08:45:09 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The economy is bad enough at present--we need to stop the credit card companies from taking advantage of those just trying to make it. Make it fair for all. What you see is what you get. No changing the rules mid stream. Just because they have made bad loans does not mean we all should pay for it. The housing market was nothing more than greed on their part and now they want to make it up by changing the rules. By the time you get your statement, it is almost too late to make the payment on time. Please help those already in trouble from the present economy to try and make ends meet. The credit card companies all but

give credit cards to anyone and entise them with all sorts of promises. Personally, I am sick of getting all their letters saying they will do this and that for me and it will not cost me anything. I am too old to buy it, but desperate people do.

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Sincerely,

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