

deidre newton <isellwpb@aol.com> on 06/12/2008 03:50:14 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit cards are more destructive than anything else to a consumers

health,welfare and credit than almost any type of event in an consumers life.

It is so unfair that they charge outrageous rates,charge late fees and set off so called "univeral defaults".

They are liars and theives.

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Sincerely,

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