

**From:** M D HILBERT <mdhilbert@knology.net> on 06/27/2008 08:15:08 AM

**Subject:** Regulation AA

Dear Decision Maker,

Thank you for proposing new rules (Regulation AA - Unfair or Deceptive Acts or Practices - Docket No. R-1314) to curb some abusive credit card lending practices that drive consumers deeper in debt. I urge you to implement these rules in their current form as soon as possible to provide relief to people like me who just want a fair deal from credit card companies. Sincerely,

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