

From: carl nickey <cnickey@verizon.net> on 06/27/2008 08:40:10 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have worked hard and rather successfully to avoid all the totally unrealistic fees.

BUT, I think of equal or greater concern is the company(s) incessant bombardment of credit card offers and unsolicited prepared blank checks-- which are obviously designed to draw people into the realm of fees and rates horror.

You can't control the egg without first controlling the chicken!

Sincerely,

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