

From: hadidianbaug@wisc.edu on 06/26/2008 11:05:03 AM

Subject: Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

Unfair practices diminish consumers trust in credit companies, thus restricting the means used to establish a comfortable way of life for many Americans. In a time of recession these practices must be terminated by the federal government to ensure stability and progress in our economical welfare.

The new proposed credit card rules curb some abusive lending practices that drive consumers deeper in debt. I urge you to implement these rules to provide relief to people like me who just want a fair deal from credit card companies.

Sincerely,
Beatrice Hadidian-Baugher
20 N. Franklin St.
Madison, WI 53703