

From: miguel ramos <manteca@hotmail.com> on 06/27/2008 12:45:05 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

We need stronger protection from usurious credit card practices,

especially at a time when domestic financial security is so tenuous and so many people are just trying to make ends meet.

Sincerely,

Mr. miguel ramos
3219 Pinewood Ave Apt C7
Bellingham, WA 98225-1453