

From: Delano McIntosh <del8217@verizon.net> on 06/28/2008 05:10:12 PM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please treat the consumer with respect and stop the frivolous and unnecessary charges on credit cards.

Sincerely,

Reverend Delano McIntosh
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