

**From:**

**Subject:** Regulation AA

Comments Federal Reserve Board

Dear Comments Federal Reserve Board,

Hey feds, Seen &quot;Maxed out&quot; lately? Perhaps you should refresh yourself on how dirty these financial institutions get. Unless of coarse, you are in the thick of it and don't give a damn, in which case, I do hope there is a special hell for you.

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,  
Julie Johnson  
306 W. LaSalle Ave.  
Mishawaka, IN 46545