

**From:** Mark Waldhauser <mwaldo13@yahoo.com> on 07/24/2008 10:19:58 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

The deceptive practices that the credit card industry perpetuates is a large part of the reason the economy is in the state it is today. While the mortgage industry gets all the blame (and it deserves plenty of it), there is not enough focus on the credit card problems.

.

Sincerely,

Mr. Mark Waldhauser  
264 Montclair Tower Dr  
Saint Charles, MO 63303-4087