

**From:** Roger Hildreth <roger\_maureen@verizon.net> on 06/03/2008 03:00:05 PM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

I would like to propose that with the flood of unsolicited credit card applications that I receive, that in the event that someone opens an account in my name, that the issuer of the credit card account application be 100% responsible for any resulting fraudulent use of my name. I do not think that it is fair that I should have to expend all the effort to clean up the damage that results from this fraud. I have tried to opt out of these mailings with no success.

Sincerely,

Mr. Roger Hildreth  
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