

From: Sasan Bidari <sasanbidari@hotmail.com> on 06/03/2008 04:30:05 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please eliminate the pre-qualification regulations, which target people who can only pay minimum payments. This is very predatory in nature. Also regulation needs to be set in motion that will make minimum payments very close to the total owed. Any state that allows whose banks do not abide by the rules should be fined. Also the regulations that are already on the books regarding predatory credit card practices, should be strictly enforced.

Sincerely,

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