

From: Mark Terrano <mark.terrano@gmail.com> on 06/08/2008 10:29:53 AM

Subject: Regulation AA

Jun 8, 2008

Federal Reserve Board Email comments

Dear Email comments,

Hi - while the credit card companies may call these new rules 'extreme'
- I think they are long past due. Basic 'fair play' from credit card
companies is even more important in these difficult economic times.
Reputable businesses should not need to use come-on tactics and hidden
fees to make an honest profit from giving credit.

Sincerely,

Mr. Mark Terrano
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