

**From:** Francoise LaMonica <franswas@rcn.com> on 06/10/2008 08:40:03 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

The contract entered into by a card holder with a bank should be binding both sides. None of these slips of paper sent with statements informing you of unilateral changes.

Sincerely,

Ms. Francoise LaMonica  
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