

From: Joyce Kramer <joyceakramer@aol.com> on 06/10/2008 08:50:04 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

People need all the help they can get. Otherwise, we are at mercy of these credit card companies who make up the rules as they go. Thank you!

Sincerely,

Ms. Joyce Kramer
3037 N Calvert St Apt B3
Baltimore, MD 21218-4777